



**WE'VE GOT
YOUR BACK.**



**LOCAL PROGRAMS &
ORGANIZATIONS TO
LEAN ON FOR:**

- > *EMERGENCY CASH*
- > *HOUSING STABILITY*
- > *UTILITY DISCOUNTS*
- > *BILL ASSISTANCE*
- > *FOOD SECURITY*

HOME RELIEF

**RESOURCE
GUIDE**



Visit Our Website
unlockedhomerelief.com



Contact Us
603-691-1364

STATE **BY** STATE RESOURCES



ABOUT THIS GUIDE

At Unlocked Home Relief, we are dedicated to providing compassionate, comprehensive support to homeowners facing financial hardship. No matter what you're going through, we're here to help you navigate this challenging time. This resource guide is a comprehensive directory of organizations, assistance programs and local options you can lean on to give you breathing room as you navigate these challenges and look for stability.

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Need help fast?

At Unlocked Home Relief, we offer personalized support that goes above and beyond the options listed in this guide.

If you'd like free one-on-one help figuring out your next step, [give us a call!](#)

Need to sell your home, but can't afford to move? Check out our **Relief Fund** for financial assistance & hands on help with packing, moving, clean out, storage, rental deposits, and MORE!

*For any questions, feedback,
or further inquiries, please don't
hesitate to reach out to us.*

Phone Number

603-691-1364

Website

www.unlockedhomerelief.com

E-mail

admin@unlockedhomeproject.com

Energy & Fuel Assistance

(LIHEAP) Massachusetts Low Income Home Energy Assistance Program

This program provides immediate breathing room for families struggling to keep their homes warm during the cold New England winters. It helps most households facing tight budgets avoid utility shut-offs.

Phone: 1-800-632-8175 (Cold Relief Heatline)

Website: toapply.org/MassLIHEAP

Fastest Way to Apply: Submit your application directly online at the portal above or call the toll-free Cold Relief Heatline for immediate assistance.

Next Steps:

- Gather your recent utility bills and proof of income.
- Apply online or over the phone. Early application is critical for winter stability.

Rental & Housing Stability / Eviction Prevention

RAFT (Residential Assistance for Families in Transition)

RAFT is a state program that provides short-term emergency funding to help prevent eviction and foreclosure, keeping families in their homes.

Website: mass.gov/raft

Next Steps:

- Contact your local Regional Administering Agency (RAA).
- Gather proof of a housing crisis (ie: notice to quit or mortgage arrears).

Utility Discounts & Bill Assistance

Eversource & National Grid Discount Rates

Major utility providers in Massachusetts offer discounted rates for income-eligible customers, significantly lowering your monthly electricity & gas bills.

Website: Visit eversource.com or nationalgridus.com

Next Steps:

- Check your current utility bill for your account number.
- Apply online through your provider's website or by submitting a form verifying your participation in programs like SNAP or MassHealth.

Food Assistance & Pantries

Project Bread & MA SNAP

Ensuring your family is fed is the first step toward stability. These programs connect you directly with local food pantries and nutritional assistance.

Phone: 800-645-8333 (Project Bread hotline)

Website: dtaconnect.eohhs.mass.gov (SNAP)

Next Steps:

- Call the Project Bread hotline to find the closest open pantry.
- Apply for SNAP benefits online through DTA Connect.

Property Tax Relief & Abatement

MA Local Property Tax Abatement

Local assessor offices can help lower your property tax burden to make your payments more manageable.

Phone: Contact your local city/town tax assessor's office.

Next steps: Contact your local city/town assessor's office to request the abatement forms. The deadline in Massachusetts is often February 1st.

Community Action Programs (CAP Agencies)

MASSCAP

Your local CAP agency acts as a one-stop hub for emergency cash, housing stability, homelessness prevention, and utility discounts.

Website: masscap.org

Next Steps:

- Use the official MASSCAP directory to locate the agency nearest to you.
- Inquire about comprehensive support, including job help and bill payment.

Emergency Cash, Bill Payment & Financial Help

TAFDC & EAEDC

The Department of Transitional Assistance (DTA) provides emergency cash benefits to families with children (TAFDC) and disabled adults (EAEDC).

Website: dtaconnect.eohhs.mass.gov

Next Steps:

- Create a DTA Connect account online to apply for cash assistance and manage your benefits.

Homelessness Prevention & Shelter Resources

Emergency Assistance (EA) Family Shelter & Mass 211

The state provides emergency shelter options for eligible families facing immediate homelessness.

Phone: 211 (Mass 211 Hotline)

Next Steps:

- Dial 211 for immediate, 24/7 referrals to shelters and homelessness prevention resources.

Additional Key Support

MassHire & 988 Crisis Lifeline

Holistic support is available for employment, mental health, and senior services.

Phone: 988 (Mental Health Crisis), 1-800-243-4636 (MassOptions for Seniors)

Website: mass.gov/masshire

Next Steps:

- Visit a local MassHire Career Center for free resume and job placement help.
- Call or text 988 anytime if you feel overwhelmed and need someone to talk to.

Energy & Fuel Assistance

(LIHEAP) ME Low Income Home Energy Assistance Program

Helps Maine families survive harsh winters by providing direct heating assistance.

Phone: 1-800-452-4668

Website: <https://www.liheap.org/>

Fastest Way to Apply: Call the toll-free number or visit the LIHEAP website to find your local CAA by zip code.

Next Steps:

- Use your zip code online to find your specific application center.
- Gather income verification.

Utility Discounts & Bill Assistance

Arrearage Management Program (AMP) & LIAP

Maine programs designed to forgive past-due electric bills and provide ongoing reduced rates.

Website: <https://www.mainehousing.org/programs-services/energy>

Next Steps:

- Ask your CAP agency about the Arrearage Management Program (AMP) when applying for LIHEAP to help forgive past-due utility debt.

Food Assistance & Pantries

Maine Feeding America Partners & SNAP

Connecting families in hardship with vital nutritional resources.

Website: <https://www.feedingamerica.org/our-work/hunger-relief-programs/snap>

Next Steps:

- Reach out to local Maine Feeding America partners for immediate pantry access.
- Apply for SNAP through MyMaineConnection.

Rental & Housing Stability / Eviction Prevention

Pine Tree Legal Assistance & MaineHousing

Legal defense for renters facing eviction and financial resources to maintain housing stability.

Website: ptla.org, mainehousing.org

Next Steps:

- Contact Pine Tree Legal immediately if you are facing eviction.
- Check MaineHousing for the latest rental assistance programs.

Property Tax Relief & Abatement

Property Tax Fairness Credit

Eligible Maine residents can claim a credit on their state income tax return to offset property taxes or rent paid.

Website: maine.gov/revenue

Next Steps:

- File your Maine state income tax return and complete the Property Tax Fairness Credit worksheet.

Community Action Programs (CAP Agencies)

Maine Community Action Agencies

Your go-to network for housing stability, emergency bill payment, and job help.

Website: <https://www.mainehousing.org/charts/maine-community-action-agency-contacts>

Next Steps:

- Visit the official directory to access your local hub for comprehensive support.

Emergency Cash, Bill Payment & Financial Help

Maine General Assistance (GA)

A safety net program administered by every town and city in Maine to help residents who are unable to pay for basic necessities.

Phone: Contact your local town or city hall.

Website: <https://www.maine.gov/dhhs/ofi/programs-services/general-assistance>

Next Steps:

- Go to your local municipal office to apply for immediate General Assistance for food, housing, or medication.

Homelessness Prevention & Shelter Resources

Preble Street & Maine 211

Immediate intervention and shelter connections for those facing homelessness.

Phone: 211 (Maine 211 Hotline)

Next Steps: Dial 211 or text your zip code to 898-211 for shelter availability.

Additional Key Support

Maine Career Centers & DHHS

Assistance with career building and support for aging and disabled populations.

Website: <https://www.mainecareercenter.com/>

Next Steps:

- Reach out to a CareerCenter for job fairs, resume assistance, and training.
- Call 988 for mental health crisis support.

Energy & Fuel Assistance

(LIHEAP) RI Low Income Home Energy Assistance Program

Provides crucial breathing room by offsetting utility and fuel costs for families in need.

Phone: 855-697-4347

Website: <https://dhs.ri.gov/programs-and-services/energy-assistance-programs-heating/low-income-home-energy-assistance-1>

Fastest Way to Apply: Apply directly online through the Hancock Software portal or call CAPP.

Next Steps:

- Prepare your utility bills and ID.
- Submit your application online.

Utility Discounts & Bill Assistance

RI Good Neighbor Energy Fund & Discount Rates

Provides assistance to families who may not qualify for LIHEAP but still struggle with utility payments.

Website: rigoodneighbor.org

Next Steps:

- Contact your utility provider to ask about reduced rates.
- Apply for the Good Neighbor Energy Fund through a local CAP agency.

Food Assistance & Pantries

RI Community Food Bank & SNAP

Emergency food assistance tailored to Rhode Island residents.

Website: rifoodbank.org

Next Steps:

- Use the RI Community Food Bank directory to locate nearby pantries.
- Apply for SNAP online via the state's HealthyRhode portal.

Rental & Housing Stability / Eviction Prevention

RI Housing & Crossroads RI

Offers financial assistance and diversion programs to help renters and homeowners stay housed.

Website: rihousing.com, crossroadsri.org

Next Steps:

- Contact RI Housing for mortgage and rental relief programs.

Property Tax Relief & Abatement

RI Property Tax Relief (Form RI-1040H)

Helps eligible homeowners and renters lower the financial burden of property taxes.

Website: tax.ri.gov

Next Steps:

- Download and submit Form RI-1040H during tax season to claim your property tax relief credit.

Community Action Programs (CAP Agencies)

RI Community Action Association

A centralized hub for utility discounts, emergency cash, and homelessness prevention.

Website: ricommunityaction.org

Next Steps:

- Use the directory to connect with a caseworker who can navigate multiple assistance programs for you.

Emergency Cash, Bill Payment & Financial Help

RI Works

Rhode Island's cash assistance program provides temporary financial help and job training for families.

Website: <https://dhs.ri.gov/programs-and-services/ri-works-program>

Next Steps:

- Apply through the Department of Human Services (DHS) online portal or at a local DHS office.

Homelessness Prevention & Shelter Resources

Rhode Island Coordinated Entry System (CES) via Crossroads RI

A centralized network that matches households experiencing or at risk of homelessness with shelter and permanent housing resources.

Phone: 401-277-4316

Website: <https://www.crossroadsri.org/>

Next Steps:

Call the hotline available 24/7 for diversion assessments and shelter placement.

Additional Key Support

Skills for Rhode Island's Future & The Point

Comprehensive connections to employment and senior/disability support.

Website: skillsforri.com

Next Steps:

- Visit Skills for RI for dedicated job matching.
- Contact The Point (Rhode Island's Aging and Disability Resource Center) for specialized care options.

Energy & Fuel Assistance

(LIHEAP) NH Fuel Assistance Program

This local initiative helps New Hampshire residents cover the high costs of heating and cooling.

Phone: 603-225-3295 or 800-856-5525 (CAPBM)

Website: <https://capbm.org/>

<https://www.energy.nh.gov/consumers/help-energy-and-utility-bills/fuel-assistance-program>

Fastest Way to Apply: Contact your local CAP agency directly using the phone numbers provided to start your intake process.

Next Steps:

- Call to schedule an appointment or request an application.
- Key Notes: Funding is limited, so apply as soon as the season opens.

Utility Discounts & Bill Assistance

New Hampshire Electric Assistance Program (EAP)

Eligible residential customers can receive significant discounts on their monthly electric bills based on household income and size.

Phone: Contact your local CAP agency.

Website: <https://capbm.org/Electric-Assistance-Program>, eversource.com or libertyutilities.com

Next Steps:

- Apply through your local Community Action Agency.
- Provide recent pay stubs and your current electric bill.

Food Assistance & Pantries

NH Food Bank & NH EASY

Access immediate food support and apply for SNAP benefits to keep groceries on the table.

Website: <https://nhfoodbank.org/>, nheasy.nh.gov (SNAP Portal)

Next Steps:

- Visit the NH EASY portal to apply for SNAP.
- Search the NH Food Bank directory for emergency pantries.

Rental & Housing Stability / Eviction Prevention

NH Legal Assistance & CAP Agencies

Free legal support and emergency rental assistance can help keep you securely housed during financial turbulence.

Website: nhla.org

Next Steps:

- Contact NH Legal Assistance immediately if you receive an eviction notice.
- Reach out to your local CAP to ask about emergency rental assistance funds.

Property Tax Relief & Abatement

NH Property Tax Abatement

Designed to help homeowners facing unmanageable tax assessments.

Phone: Contact your local town assessor's office.

Website: <https://www.revenue.nh.gov/about-dra/municipal-and-property-division/property-bureau/property-tax-abatement-appeal-process>

Next Steps:

Request abatement paperwork from your local municipality. The deadline for NH is typically March 1st.

Community Action Programs (CAP Agencies)

Community Action Partnership of NH

Your primary resource for eviction prevention, emergency bill payment, and additional key support for seniors and disabled individuals.

Website: capnh.org

Next Steps:

- Visit the website to find your regional agency for holistic financial help.

Emergency Cash, Bill Payment & Financial Help

NH Town & City Welfare

Under NH law, every town and city must provide financial assistance for basic necessities, including housing, heat, utilities, and emergency medical needs, if a resident cannot afford them.

Phone: Contact your local town or city hall.

Website: <https://www.603legalaid.org/nh-welfare>,
<https://nhfv.org/resources/town-or-city-welfare-in-new-hampshire/>

Next Steps:

- Visit your local town office to meet with your community's welfare officer for urgent support.

Homelessness Prevention & Shelter Resources

NH 211 & Families in Transition (FIT)

Immediate, critical guidance for individuals and families at risk of homelessness.

Phone: 211 (NH 211 Hotline)

Website: <https://www.fitnh.org/>

Next Steps:

Dial 211 to connect with coordinated entry services and find open shelter beds.

Additional Key Support

NH Employment Security & ServiceLink

Whether you need job placement or help navigating Medicare and senior benefits, local experts are available.

Phone: 1-866-634-9412 (ServiceLink)

Website: nhes.nh.gov (Jobs)

Next Steps:

- Use NH Employment Security for job matching and resume building.
- Contact ServiceLink for aging and disability resources.



Questions?

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