

EMERGENCY HOUSING HELP

Mass Coalition for the Homeless

(781) 595-7570

Emergency homeless resources for people who have experienced domestic violence.

Community Care Services

(508) 821-7777 - Taunton; or

(508) 689-7880 - Fall River

Offers housing placement services to help families transition from homelessness.

Massachusetts DTA

Dept. of Transitional Assistance, Health & Human Services, 1567 North Main St., Fall River: (508) 646-6200 for Westport residents; or 1-(800) 249-2007 for statewide hotline. Emergency shelter information.

FOR SENIORS

Westport Council on Aging

(508) 636-1026

Massachusetts State Government

1-(888) 243-5337

Elder Hotline, information on rental assistance.

Massachusetts Dept. of Elder Affairs

(617) 727-7750 or (800) 243-4636

List of facilities & resources for senior housing.

U.S. Dept. of Housing & Urban Development (HUD)

1-(800) 225-5342

Bristol County listings of affordable & senior housing at www.hud.gov/apps/section8.

Westport Housing Assistance Office

The Westport Affordable Housing Trust, along with state and other agencies, offers a variety of programs to help income-qualified families and others seeking help in renting, buying and affording a home. We encourage you to make use of these programs and refer family, friends, and neighbors who may be eligible.

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July, 2020

TOWN OF WESTPORT

HOUSING ASSISTANCE OFFICE



Westport Affordable Housing Trust Fund

Town Hall, 816 Main Road,
Westport, MA 02790
Hours: Wednesdays 10-4
Telephone: (774) 264-5126

<https://www.westport-ma.com/affordable-housing-trust-fund>

FIRST TIME HOMEBUYERS

NeighborWorks of Southern Mass.

(774) 328-9925

First-time homebuyers, counseling and classes.

Housing Solutions for Southeastern Massachusetts

(781) 422-4200 or (900) 242-0957

Housing case management and educational programs.

MassHousing

(617) 854-1000 or (800) 882-1154

Loans and down payment assistance available for moderate income buyers.

U.S.D.A. Rural Development

(800) 352-8015

Low interest loans for first-time homebuyers.

U.S. Dept. of Housing & Urban Development (HUD)

(800) 569-4287, TTY: 1 - (800) 877-8339

FHA loans for affordable homes.

Veterans Affairs

(800) 729-5772

Home loan programs for veterans.

HELP WITH UTILITY BILLS

NSTAR

(800) 592-2000

For payment plans, discount rates, and information on fuel assistance.

Massachusetts Cold Relief Hotline

1-800-632-8175

Massachusetts Utility Shutoff Program

(877) 886-5066 or (617) 727-8400

AFFORDABLE RENTAL HOUSING

Westport Housing Authority

(508) 675-2039

Operates local public housing programs.

U.S. Dept. of Housing & Urban Development (HUD)

1 (800) 955-2232

Housing rental programs and affordable homes. For a Bristol County list of affordable housing, visit: www.hud.gov/apps/section8.

Housing Solutions for SE Massachusetts

(781) 422-42000 or (900) 242-0957

Maintains listings of affordable homes.

<http://www.masshousinginfo.org/>

Fall River Housing Authority

(508) 675-3500

Noquochoke Village Apartments

Affordable apartment townhouses in a rural setting. Visit noquochokevillage.com or call (508) 386-9307 for rental information and income guidelines.

Westport Village Apartments

100 Village Way, Westport

(508) 636-6775

Oakridge Westport

Condominiums in rural setting

<http://www.equityrealestate.com/Oakridge>

Edgewater Apartments

87 Sanford Road, Westport

(508) 677-9234

GENERAL/LEGAL RESOURCES

Massachusetts Commission Against Discrimination

(617) 727-3990

Mass. Attorney General's Office

(617) 727-2200 or TTY (617) 727-4765

Massachusetts Division of Banking

1- (900) 495-BANK

Helping those facing foreclosure in the next seven days by working to delay the process until a housing counselor is reached.

South Coastal Counties Legal Services

22 Bedford Street, 1st Floor, Fall River

(508) 676-6265 or 1-800-287-3777

Free legal advice, representation for civil matters for veterans, battered women, elderly, and disabled persons.

INDIVIDUALS WITH DISABILITIES

Westport Commission on Disability

(508) 636-6537

Mass. Rehabilitation Commission

Resources for people with disabilities.

1-800-245-6543 or (617) 204-3815

(Voice/TDD)

Massachusetts Office on Disability
(617) 727-7440, V/TTY 1-(800) 322-2020
Technical assistance, troubleshooting.

HOME REPAIR ASSISTANCE

MassHousing
(617) 854-1185
Home improvement, septic system repairs,
lead paint removal loans.

Westport Dept. of Health
(508) 636-1015

MassSave
1- (866) 527-7283
Low interest loans for energy efficiency
improvements.

Mass Lead Paint Removal Program
1- (800) 532-9571

GENERAL SUPPORT SERVICES

People Acting in Community Endeavors
166 William Street, New Bedford
(508) 999-9920
Housing services, fuel assistance

Coastline Elderly Services
1646 Purchase Street, New Bedford
(508) 999-6400
Comprehensive services for the elderly

Community Care Services, Inc.
275 North Street, New Bedford
(508) 990-0972 (Ext. 10)

Housing search support, landlord/tenant
mediation, advocacy for families in Housing
Court, transportation

Greater New Bedford Career Center
618 Acushnet Avenue, New Bedford
(508) 990-4000 One-stop career center
offering counseling, training, education, job
search assistance

Immigrants Assistance Center
58 Crapo Street, New Bedford
(508) 996-8113 Helps immigrants overcome
language, social, & economic barriers
www.immigrantsassistancecenter.com

Citizens For Citizens Inc.
264 Griffin Street, Fall River
(508) 679-0041 or <http://cfcinc.org/>
Fuel assistance programs, senior, health and
child care programs, Head Start, emergency
services

United Way of Greater Fall River
80 North Main Street, Fall River
Heating & housing assistance, counseling,
domestic violence, emergency shelters, health
care needs. www.mass211.org, 1-877-211-
6277

Catholic Social Services
1600 Bay Street, Fall River
(508) 674-4681 or <http://www.cssdioc.org/>
Services to help with homelessness,
immigration issues, housing, disabilities,
[mental health counseling](#), elder health services

SERVICES FOR VETERANS

Veteran's Transition House
20 Willis Street, New Bedford
(508) 992-5313 (Ext. 22)
Offering supportive services for veterans &
their families. For more information visit
www.vetshouse.org

Volunteers of America – Massachusetts
Bristol County Office
5 Post Office Square, Taunton
(617) 522-8086 or www.voamass.org
Support services for veterans & families.

Veterans, Inc.
(508) 845-6176 (Ext. 330)
Supportive services for veterans & their
families. www.veteransinc.org

**Veterans Administration Homeless
Veterans Program**
National Homeless Veterans Hotline
(877) 424-3838 Crisis hotline 24/7

FORECLOSURE PREVENTION

**Fall River/New Bedford Housing
Awareness Partnership**
(774) 888-6450 or www.frnbnhp.com.
Banks providing foreclosure prevention
loan products, counseling

**MassHousing “HomeSaver Foreclosure
Prevention Program”**
Counseling & loan programs to help
borrowers avoid foreclosure.
www.masshousing.com

SOME FACTS ABOUT AFFORDABLE HOUSING

General Information

The definition of “Affordable” housing is housing that does not cost more than 30% of the gross household income.

The annual cost of mortgage (principal, interest, property taxes, insurance, and condo fees) should not exceed 30% of what a low to moderate income household earns annually. Households with housing costs above this amount may have difficulty affording other necessities. Household income includes the wages from all residents of the housing unit.

The mission of the Westport Affordable Housing Trust Fund is to provide for the creation and preservation of affordable housing in the Town of Westport for the benefit of low and moderate income households.

Households earning 80% or less of the Area Median Income (AMI) are qualified to buy or rent an affordable home. Certain programs may also benefit households earning up to 100 % of the AMI or more.

Who Qualifies For Westport Affordable Housing Trust Programs?

The Town of Westport has adopted these qualifications, followed by most municipalities, to determine eligibility for affordable housing programs. Details may vary, but generally these general rules apply:

- 1) Total household gross income cannot exceed 80% of the AMI, based on household size as follows:

Household Size Income Limits (2020)

- 1 person - \$48,750**
- 2 people - \$55,700**
- 3 people - \$62,650**
- 4 people - \$69,600**

* There is also an asset limit of \$75,000 which cannot be exceeded.

- 2) For home ownership opportunities, the household shall not have owned a home within the three years preceding the application, with certain exceptions, including households where at least one person is 55 or over. The household shall have sufficient funds for a down payment and closing costs, as determined by the participating lender. The household must obtain a fixed rate mortgage.
- 3) Household size shall be appropriate for the number of bedrooms.

Affordable Housing Trust Primary Programs

HOPP

The Housing Opportunity Purchase Program offers grants to income and asset qualified first-time homebuyers to finance the gap between the affordable price and the selling price of an existing market rate house in Westport. Grants up to \$175,000 are available for two or three bedroom homes. The program will reimburse each buyer up to \$1,000 toward initial home inspections and any additional required inspections. Applicants must secure approval for a mortgage loan, submit evidence of such approval and availability of funds for a down payment with the application.

CRE-HAB

Housing rehabilitation grants up to \$40,000 are offered to income and asset qualified individuals or households to make substantial improvements to existing homes in Westport.

SEED

The SEED Program offers grants to qualified project proponents to create multiple new affordable housing units in Westport. The grants come in the form of forgivable loans.