

# FALMOUTH

## HOUSING RESOURCE GUIDE



Produced by:



Available in Portuguese and Spanish  
on our website and in our office. Updated August 2025



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## FALMOUTH HOUSING RESOURCE GUIDE

Finding an affordable home in Falmouth can be challenging, but understanding the housing landscape can make a difference, whether you want to buy or rent. This guide is designed to assist you as you search for housing or work to maintain your current residence. We hope this guide empowers you by providing the tools, resources, and guidance needed to stabilize your housing situation.

Falmouth residents can contact the Town of Falmouth Human Services Department if they need assistance accessing resources or navigating any services mentioned in this guide. Homeless Prevention Case Management services are available to Falmouth residents. A Case Manager from the Housing Assistance Corporation will review your housing plan and provide referrals to agencies, programs, and financial assistance for which you may be eligible. To get help, please call 508-548-0533 or visit our office at 744 Main Street. Our office hours are Monday, Tuesday, Thursday, and Friday from 8:30 AM to 4:30 PM, and Wednesday from 11 AM to 7 PM. A Portuguese/Spanish speaking Social Worker is available on Wednesdays.

For more information on housing programs, please visit our website at <https://www.falmouthma.gov/Human-Services> or visit the websites of individual agencies, organizations, or housing authorities listed in this guide.



## WHAT YOU NEED TO KNOW

**Finding housing is hard work and takes time.** Be persistent, but patient with the system and yourself. And make sure to start early. Don't wait until finding housing is an emergency.

**Get support with your search.** Whether it is help completing applications, someone who can go with you to look at openings, or someone who gives you emotional support when you become overwhelmed. Many organizations within this guide can help you at various stages of your search, so reach out to make appointments.

**Don't rely on any one option.** There are a lot of different types of housing. Apply to as many programs and waitlists as you can to increase your chances. Focus on finding housing that works okay for now. You can continue to look for housing even after you find someplace.

**Do a little each day.** Finding housing can be hard. Fill out a few applications or make a few calls each day, to make progress without getting overwhelmed. And make sure to keep track of where you've looked so that you can follow up if needed.

**Keep your contact information updated.** Most agencies overseeing housing waitlists will check in with you periodically to see if you are still interested, but it is mainly your responsibility to keep your contact information updated. If your telephone number, email address, or postal mail address changes, make sure to update this information with the agencies where you are on a waitlist.



## STEPS TO FINDING A HOME

### STEP 1: LEARN ABOUT DIFFERENT KINDS OF AFFORDABLE HOUSING

#### Public/Subsidized Housing

Federal and State Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and people with disabilities. Visit the local Housing Authority websites or contact them individually for more details on options. You can also visit the state Common Housing Application for Massachusetts Programs (CHAMP) site at [https://publichousingapplication.ocd.state.ma.us/about\\_us/](https://publichousingapplication.ocd.state.ma.us/about_us/). For Federal HUD housing resources visit <https://resources.hud.gov/> for local affordable housing programs.

#### Non-Profit Housing

Non-profit affordable housing developers offer many different housing options. Tenants are carefully screened, and eligibility requirements may vary. Find out more by calling and visiting non-profit developer websites.

#### Affordable Homeownership

If you're thinking about buying a home, there are local agencies that provide homebuyer assistance programs.

#### Private Landlords

Individual rental units may be found through private listings. Rents are usually set and may require a lease agreement signed for both parties' protection. Listings can be found in newspapers or on individual real estate websites.

#### House Share/Room Rental

Individual rooms or house-share listings can be found in newspapers or on websites.

### STEP 2: GET YOUR FINANCES AND CREDIT READY

#### Credit Check

Obtain your credit report early. Be prepared to tell prospective landlords about any problems and the steps you've taken to address them. Some landlords may accept a poor credit history if you have good references and can offer proof of employment, a higher security deposit, or a co-signer. If you need help, contact a credit counseling agency.

#### Security Deposit

If the security deposit is a challenge, there are programs to help you pay move-in costs. Some landlords are also willing to accept a deposit in installments.

#### Savings and Budgeting

Many agencies can help you manage your finances and create a savings plan. Make sure you can afford transportation, childcare, health care, and other costs, along with rent.

### STEP 3: CHECK TO SEE IF YOUR INCOME QUALIFIES

Affordable housing is reserved for people with lower incomes. Find out if you qualify by inquiring with your local housing authority, a specific private low-income property, or a non-profit low-income housing developer. If you have a Section 8 Housing Choice Voucher, Massachusetts MRVP, or AHVP, ask if the property will accept it.

#### STEP 4: IDENTIFY YOUR HOUSING NEEDS AND PREFERENCES

Identify the location and amenities you prefer but be flexible. Consider several towns and housing types to increase your chances of finding a home. Non-profit housing is often targeted to certain populations: Seniors, Special Needs, Family, and Transitional or Supportive. Housing providers cannot discriminate based on race, ethnicity, gender, national origin, family status, or other protected classes. If you are undocumented or have a criminal record, you may encounter challenges in qualifying. The housing organizations listed in this guide can inform you about your options.

#### STEP 5: CONTACT LOCAL HOUSING AGENCIES, ORGANIZATIONS, AND HOUSING AUTHORITIES TO APPLY

- Call or visit the websites of your local housing authorities to apply for any subsidized housing that you may be eligible for.
- Check the websites of all agencies, organizations, and non-profit developers often.
- Call for a list of properties, including those under construction. Ask to be added to the interest list for properties that meet your needs and income level.
- Get on as many waitlists as you can. When a waitlist opens, call the property owner/manager. Ask for an application or go to the property owner/manager to get an application. Most often, applications can be found on their websites. Submit it by the deadline.
- Once you've submitted applications, let each property know if you move or change your phone number or email address. To remain on a waitlist, you must be in regular contact with the site manager of each property. Ask to find out the best way to do this.



#### IMPORTANT PAPERWORK TO HAVE

When applying for housing, it is necessary to have certain paperwork in order. You may be asked to submit the following:

- The last 4 weeks' **gross income** for everyone in the household 18 years and older (paycheck stubs)
- Documentation of all income:
  - **Child Support**—proof of payments
  - **Odd Jobs**—pay stubs or copies of checks
  - **Veterans**—copy of benefits
  - **Pension**—copy of benefits
  - **Social Security**—copy of benefits (SS, SSI, or SSDI)
- **Self-Employed**—copy of previous year's federal tax returns with all pages and schedules. (If self-prepared, the signature page must be notarized, and a certified copy of your tax return requested from the IRS.)
- **Students** need documentation from the school or college
- Copy of **electric bill** and **heating bill**
- **Photo ID**
- **References**
- Social Security numbers (**cards**) and birth dates for all in the household (**birth certificates**)
- **Documentation** on unfavorable CORI check and letters of recommendation from previous landlord



## HOW MUCH CAN I SPEND ON HOUSING WORKSHEET

Use this chart to estimate how much you can spend on housing each month.

1. Start by filling in all your sources of income. Make sure to fill in all types, including work pay and benefits.
2. Next add up your monthly expenses.
3. Subtract your total monthly expenses from your income to get an estimate of the amount you can spend on housing each month.

sources of income		amount each month	
1.		\$	
2.		\$	
3.		\$	
4.		\$	
<b>total income each month</b>		\$	
monthly expenses	amount each month	monthly expenses	amount each month
transportation	\$	cell phone	\$
groceries	\$	home phone	\$
medical	\$	internet	\$
personal hygiene	\$	cable	\$
clothing	\$	electricity	\$
laundry	\$		\$
cleaning supplies	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
<b>total expenses</b>	\$	<b>total expenses</b>	\$
<b>total income (from above)</b>		\$	
<b>total expenses each month (from both columns above)</b>		\$	
<b>total income - total expenses = amount left for housing</b>		\$	



### FALMOUTH HOUSING AUTHORITY

115 Scranton Avenue, Falmouth, MA

508.548.1977

[www.falmouthhousing.org](http://www.falmouthhousing.org)

The Falmouth Housing Authority (FHA) is a governmental or public body that was created and authorized by the State of Massachusetts to develop and operate housing and housing programs for low-income families, the elderly, and the disabled. FHA receives its federal operating subsidy for its public housing program from the Department of Housing and Urban Development (HUD). FHA receives its state operating subsidy for its public housing program from the MA Executive Office of Livable Community (EOHLC, formerly DHCD).

Its jurisdiction is the Town of Falmouth, which includes Woods Hole, East Falmouth, West Falmouth, North Falmouth, and Waquoit. FHA is considered a "quasi-municipality" because while it is a federally created and funded program, it is governed in part by federal rules and regulations and in part by policies set at the local level.

FHA is committed to ensuring safe, decent, and affordable housing by working cooperatively with community, state, federal, and local officials. FHA always endeavors to make the best use of all available resources so residents and participants can live in an atmosphere of dignity and respect, free from discrimination. Contact FHA to discuss their programs and services below:

**Federal Public Housing:** This was established to provide decent and safe rental housing for eligible low-income families, the elderly, and people with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to FHA that manages the housing for low-income residents at rents they can afford.

Public housing is limited to low-income families and individuals. FHA determines your eligibility based on: 1) annual gross income; 2) whether you qualify as elderly (62+), a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the FHA will check your references to make sure you and your family will be good tenants. FHA will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

FHA uses income limits developed by HUD. HUD sets the lower income limits at 80% and very low-income limits at 50% of the median income for Barnstable County or other area in which you choose to live. Income limits vary from area to area, so you may be eligible at one HA but not at another. The HA serving your community can provide you with the income levels for your area and family size, or you can also find the income limits on the internet (see Barnstable County's chart in this guide).

The Falmouth Housing Authority manages 222 units of federal public housing at its three (3) locations: Harborview Apartments (80 units) located at 115 Scranton Avenue, Falmouth, Rose Morin Apartments (59 units) located at 58 Rose Morin Lane, Falmouth, and James L. Conley Tatakot Apartments (83 units) located at 138 Teaticket Highway, East Falmouth. All units are one-bedroom, one-bathroom. Units are limited to 2 occupants. 1 authorized pet 25 pounds or under is allowed with proper documentation. Eligible applicants cannot select units/complexes to reside in; qualified applicants are housed according to unit availability. There is a waitlist for this public housing program; check the FHA's website for when it is open, and you can apply or when it is closed.

**State Public Housing:** Public housing is owned by the government and rents for much less (if you're eligible). You will apply for most Massachusetts public housing through the **CHAMP** (Common Housing Application for Massachusetts Programs) website. FHA has units dedicated to different types of public housing such as Elderly/Handicapped Low-Income Housing and Family Low-Income Housing. The Falmouth Housing Authority has 79 units of state public housing as follows: Salt Sea Apartments (30 units) located just off Queen Street, and Choate/Mayflower Lane Apartments (24 units) located just off Lakeview Avenue. All units are one-bedroom, one-bathroom. Units are limited to 2 occupants. 1 authorized pet 25 pounds or under is allowed with proper documentation. Eligible applicants cannot select units/complexes to reside in; qualified applicants are housed according to unit availability.

State-aided public housing under which qualified applicants are at least 60 years of age or non-elderly (under age 60 and disabled) are offered an appropriate unit from the public housing stock. Eligible applicants are selected from the wait list based on the date and time of application and application information. Applicants may not select a complex; applicants are housed according to unit availability.

**Housing Choice Voucher Program (Also known as Section 8 & Mainstream):** This is funded by the federal government through the U.S. Department of Housing and Urban Development (HUD). With a Section 8 voucher, you can live anywhere in Massachusetts. If you move, you can take the voucher with you and, after the first year, you can use it anywhere in the country. The Housing Authority where you apply determines whether you are eligible for a voucher. It calculates how much your share of the rent is—usually between 30% and 40% of your income. When you first get a Section 8 voucher, you have a certain amount of time to find an apartment. This is called the search period, usually 60 days. Extensions are typically provided if needed and requested.

**Project-Based:** Eligible applicants are housed in one- or two-bedroom apartment units located in Falmouth. Participants pay 30% of their monthly adjusted income for rent and utilities, not including phone & cable. Units are maintained by professional maintenance staff. Units are limited to 4 occupants. No pets are allowed. No smoking. Applicants cannot always select units/projects to reside in; qualified applicants are often housed according to unit availability. The following applications are project-specific:

- **Cape Cod Apartments** – Located on Locust Street, this project-based contract provides studios and one-bedroom affordable housing units that are privately managed. Residents must be aged 62 or older. (71 units)
- **704 Main, LLC** – Located downtown on Main Street, this affordable housing project consists of one and two-bedroom apartments and five commercial units. (59 units)
- **704 FHC, LLC/651 Gifford Street** – The apartments are part of a complex that includes two single-family homes. Three farmhouse-style buildings contain twelve apartments. Each building contains four units, 2 two-bedrooms and 2 one-bedrooms. Those living at 651 Gifford Street include families, single people, the disabled, and the elderly, earning below 80% of AMI, with eight units designated as PBV units for those earning at or below 50% of AMI for Barnstable County.
- **704 FHC, LLC/587 Gifford Street** – The apartments are on a campus that contains other rental housing and the Falmouth Service Center. Seven farmhouse-style buildings contain 28 apartments, 16 one-bedroom, and 12 two-bedroom units. Those living at 587 Gifford Street include families, single individuals, the disabled, and the elderly earning at or below 80% of AMI for Barnstable County. Thirteen units (8 one-bedroom and 5 two-bedroom) are designated as PBV units for those earning at or below 50% AMI.
- **Edgerton Drive** – Located in North Falmouth, this 4-acre parcel abuts the Raymond Business Park and runs alongside Route 28A. Twenty-four apartments were built in six two-story farmhouse-style buildings. Those living at 20 Edgerton Drive include families, single individuals, the disabled, and the elderly, earning below 80% of AMI, with 9 (4 one-bedroom and 5 two-bedroom) units designated as PBV units for those earning at or below 50% of AMI for Barnstable County.

- **Woods Hole FHC, LLC/Notantico Woods** – Located at 300 Woods Hole Road, this affordable housing project consists of two buildings containing 11 apartments, 4 one-bedroom and 7 two-bedroom apartments. Those living at 300 Woods Hole Road include families, single individuals, the disabled and the elderly, earning below 60% of AMI for Barnstable County, with three (1 one-bedroom and 2 two-bedroom) units designated as PBV units for those earning at or below 30% AMI.

**Disabled Independent Adult Living (DIAL):** This program is unique to Cape Cod and is a partnership between the following housing authorities: Barnstable, Bourne, and Falmouth. FHA administers 80 vouchers that are designed for disabled individuals who are 18 years of age or older. Participants find their own housing and utilize their studio or one-bedroom vouchers. Participants pay between 30% and 40% of their gross income toward rent and utilities. This program is limited to one person or a disabled couple (receiving SSI, SSDI, or submitting a completed “Medical Certification Form”) only. Pets may be allowed, subject to landlord approval. Eligible applicants are selected from the wait list based on preferences, priorities, and funding availability.

**Family Housing—Chapter 705 Scattered Site Housing:** This housing is open to people of all ages, including single people, people with disabilities, and families. Units are usually in smaller buildings or homes scattered throughout Falmouth—many of these blend in with private market apartments and housing. (25 units)

**Executive Office of Housing and Livable Communities - Common Housing Application for Massachusetts Programs (CHAMP):** [https://publichousingapplication.ocd.state.ma.us/about\\_us/](https://publichousingapplication.ocd.state.ma.us/about_us/) is the website where you can apply for the Massachusetts state-aided Public Housing program, the Alternative Housing Voucher Program (AHVP), and the Massachusetts Rental Voucher Program (MRVP). Through the online system, this website lets you submit your application to one or more housing authorities instead of having to mail or hand-deliver an application to each housing authority separately. You can also keep your application information up-to-date on this website as it changes. This will help you to make sure that housing authorities know how to contact you.

If you have an active application at one or more local housing authorities, you can find it and manage it on this website. Do not file a new application. Once you find your existing application on the website, you can make changes such as updating contact information and adding or removing your applications to housing authorities. It is important to apply only to those housing authorities where you are willing to live.

Other voucher programs and federally subsidized public housing units are not yet available through this site. However, if you are interested in applying for those programs, please contact a local housing authority.

## **HOUSING ASSISTANCE CORP**

255 Independence Drive, Hyannis, MA 02601

508-771-5400

[www.HAConCapeCod.org](http://www.HAConCapeCod.org)

For over 50 years, Housing Assistance Corporation has provided essential services and solutions for low- and middle-income households on Cape Cod, Martha’s Vineyard, and Nantucket. Since their inception, they have served 200,000 year-round residents through an array of programs that include: shelter, homeless prevention, affordable housing

development, weatherization, financial literacy workshops, rental assistance, and empowering households to realize their dream of home ownership.

### **Prevention – Through homeless outreach, family shelters, and Project Prevention, HAC helps our community neighbors find housing and stay housed.**

- **Homeless Outreach** – HAC’s outreach team meets with individuals experiencing homelessness and helps connect them with needed services, including possible housing opportunities.
- **HomeBase** - The Commonwealth’s re-housing financial assistance program created to help families eligible for the Emergency Assistance (EA) Family Shelter system quickly secure stable housing.
- **Permanent Supportive Housing (PSH)** - HAC provides Permanent Supportive Housing to individuals who were previously homeless.
- **Youth and Young Adults** -Offering case management from the Cape bridges to Hyannis for unaccompanied youth (under 25) who are homeless or imminently at risk of homelessness.
- **Family Shelters** - Housing Assistance operates family shelters in cooperation with the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). Families in Massachusetts apply for shelter through the Commonwealth with a central application.
- **Homeless Prevention Case Management** - Available to **Falmouth residents** by calling Falmouth Human Services Department at **508-548-0533**. A Case Manager will review your housing plan, make referrals, and assist with applications to agencies, programs, and financial assistance you may be eligible for to help you either remain in your current housing or move into new housing.
- **Housing Counseling** - HAC is the only HUD-approved housing counseling agency serving the Cape & Islands and offers counseling on foreclosure prevention, reverse mortgages, and other housing topics.

### **Stabilization – HAC mentors clients to help them meet financial and personal goals to become independent.**

- **Year-Round Rentals** – Year-round rental listings and open rental lottery information available on HAC’s website.
- **Rental Voucher Programs** - HAC is the regional administrator for federal and state vouchers which provide ongoing financial assistance to tenants throughout Barnstable, Dukes, and Nantucket counties.
- **Section 8** - Section 8 is a federal voucher program administered by Housing Assistance offering financial rental assistance to low-income tenants.
- **Massachusetts Rental Voucher Program** - MRVP offers both tenant and project-based rental subsidies to those eligible for the program.
- **Rental Lotteries** – HAC also coordinates the process for the majority of rental lotteries on Cape Cod.
- **Convert Your Seasonal Property to a Long-Term Rental** - Through the Rent 365 Program, HAC offers financial incentives to homeowners who convert their seasonal rentals into year-round rentals.
- **THRIVE** - HAC manages THRIVE, a rental subsidy program that provides rental funding and Housing Counseling to households employed in specific industries on Cape Cod.
- **Weatherization and Energy Assessments** - HAC conducts Home Energy Assessments and assists with insulation and air sealing.
- **Heating System Programs** - HAC offers heating system repairs, replacements, and clean and tune-ups for low-income households.

## Empowerment – HAC offers resources to help people get housed, stay housed, and advocate for our community.

- **Massachusetts First Time Home Buyer Course (online)** - In this course, first-time home buyers in Massachusetts will get an overview of the home buying process, from home search to closing.
- **Financial Literacy Course** - Money Matters is a financial planning course designed to help participants focus their hopes and dreams into actionable goals.
- **Tenancy Education** - Learn more about how to conduct your search through videos on HAC's website.
- **Family Empowerment** - HAC offers Family Empowerment, a 2-year supportive transitional housing program for households exiting their Family Shelters.
- **Family Self-Sufficiency** - FSS Program is a voluntary five-year employment and savings incentive program for Housing Assistance's Section 8 housing voucher families who wish to become financially self-sufficient.
- **Affordable Homes for Sale** - HAC sells affordable homes through a lottery selection process (see application process below).
- **Real Estate** - Cape Community Real Estate (CCRE), a division of Housing Assistance, is a full-service, nonprofit real estate company that can serve as your broker.
- **ADU Program** - HAC offers Technical Assistance and Financial Assistance to homeowners looking to build an Accessory Dwelling Unit (ADU) on their property.
- **Landlord Corner** - A collection of resources for current and prospective landlords who want to ensure a beneficial experience for all involved can be found on HAC's website.

## APPLICATION PROCESS FOR AFFORDABLE HOMES

### How do I apply for a lottery?

You will need to submit a completed application along with the supporting documentation and a pre-approval letter for a mortgage from a lender on their letterhead before the deadline date.

### What if I am having difficulty completing the application due to language proficiency or a disability?

HAC will provide reasonable accommodation and/or language assistance if needed when completing this application.

- Persons with disabilities may ask for this application in large print or other alternate formats.
- Persons with disabilities may ask for reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

### What documentation do I need to submit with my application?

Documentation of all household income and assets, local preference (if applicable), and a pre-approval letter is required. For every deposit into each and every checking and savings account, provide documentation from the source of the money deposited. (See website or individual application for complete list of documentation)

### How does my household size affect my position in the lottery?

Households that maximize the number of bedrooms have preference, i.e. a household requiring three bedrooms would have preference over a smaller household for a three-bedroom home. The following criteria are considered to determine if a household maximizes a unit:

- At least one occupant per bedroom
- Married or unmarried couples must share a bedroom
- An increase to the number of bedrooms required may be allowed if there is a medical necessity for someone to have a separate bedroom. This would require that a physician certify the necessity.
- An unborn child may be counted as a household member if proof of pregnancy is submitted with the application.
- If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized.

### **What are the Program Standards for New Mortgage Loans?**

- Fixed interest rate through the full term of the mortgage
- The loan must be from a lending institution. Loans from private parties are not allowed.
- Interest rate that is no more than 2 percentage points above the current Freddie Mac rate.
- Buyer must provide a down payment of at least 3%, half of which must come from the buyer's own funds.
- Buyer may not pay more than 38% of their monthly gross income for principal, interest, property taxes, hazard insurance, private mortgage insurance, and homeowner association fees.
- Non-household members are not permitted as co-signers of the mortgage.
- FHA and VA loans will not accept the terms of the deed restriction for these houses.

### **What is a pre-approval letter?**

Lenders will issue a pre-approval letter after they have reviewed your credit score, credit report, income, and expenses. The pre-approval must be on the lender's letterhead, showing the dollar amount and type of loan, and must include an authorized signature.

### **How do I get a pre-approval letter?**

Contact a lender to obtain a pre-approval. It will take a lender about one week to be able to determine if you can obtain a mortgage for this property. You may find a list on HAC's website of lenders who are familiar with Deed Restricted Homes, but you do not have to use them. When you contact a lender, it's important to tell them you are applying for an affordable deed-restricted home and need a pre-approval letter. You should also ask how long the process will take to ensure the letter will be available prior to the application deadline.

### **Information to give to the Lender for your pre-approval:**

- The purchase price of the house (with resale restriction)
- TOWN MA property tax rate \$\$
- Homeowners Association fee (if applicable)
- Affordable Housing Deed Restriction – provided by HAC upon request: Email [lotteries@haconcapecod.org](mailto:lotteries@haconcapecod.org).

## **HAC LOTTERY PROCESS**

### **What happens after I submit the complete Application Package?**

A complete Application Package includes the application form, required documentation, and a pre-approval letter. HAC reviews this information to determine eligibility to participate in the lottery. If eligible, applicants will receive a lottery number through email prior to the date of the lottery. The number of applications received by HAC determines how long this process takes.

## **What is the lottery process?**

Lottery numbers will be drawn, recorded, and ranked based on bedroom maximization, where preference is given to applicants who fill the bedrooms. In the event of a lottery drawing error, the initial drawing will be negated, and a redraw will take place.

## **What is an Alternate?**

Once the first potential buyer on the list is identified, the draw list will become the “alternate list.” Applicants on this list are notified in the event a potential buyer is unable to complete the purchase.

## **What happens after the lottery?**

The buyer who chooses to move forward will be sent to the monitoring agent for final eligibility. After that, the buyer has three weeks to obtain a mortgage loan commitment from a lender and will be counseled by HAC through the closing process.

## **SUMMARY OF AFFORDABLE HOUSING DEED RESTRICTION**

An affordable housing deed restriction is a legal document recorded at the Registry of Deeds that specifies the resale, refinance, and leasing provisions for the referenced property. The buyer of an affordable lottery unit, selected by lottery, must agree to execute a deed restriction, which will be recorded at the Barnstable Registry of Deeds at the time of purchase. This affordable unit will be sold at a substantial discount price with a deed restriction attached. The Deed Restriction ensures that the unit remains affordable for future purchasers of the property. It is strongly recommended that purchasers of an affordable, deed-restricted unit review the deed restriction with their attorney and lender. Below is a general description of the deed restriction:

- **Principal Residence:** The property must be the owner’s principal residence.
- **Notice Requirement:** If an owner wants to sell their affordable unit, they are required to notify the Town, the Monitoring Agent and MassHousing, or the Executive Department of Housing and Livable Communities (DOHLC) as written in the deed rider.
- **Maximum Resale Price:** There is a limit on the resale price of the unit so that the unit will always be affordable. The formula for calculating the maximum resale price will be established at the time of purchase and will be based on the Area Median Income at the time of resale.
- **Leasing and Refinancing:** Affordable units cannot be leased or refinanced without prior written consent of the Town and the Monitoring Agent.
- A copy of the affordable housing deed restriction for a particular project is available for review. Request via email: [lotteries@haconcapecod.org](mailto:lotteries@haconcapecod.org) or call: 508-771-5400 ext. 284.

## **STEPS TO TAKE FOR AFFORDABLE HOUSING LOTTERY:**

1. Contact a lender to obtain a pre-approval. You may find a list on our website of lenders who are familiar with Deed Restricted Homes, but you do not have to use them. (It might take a lender up to 1 week to pre-approve you)
2. Applications that do NOT have a pre-approval letter are NOT complete and will NOT be part of the lottery.
3. Collect all the documentation that is required to be submitted with your application. Many of the documents are ones that the lender will also need.

4. Please send only copies of all documentation required, as HAC cannot copy your originals and return them to you.
5. Complete the application, answering all the questions and filling in the asset, liabilities and annual income charts.
6. Read carefully and sign the last page.
7. Submit the complete package: application, documentation and pre-approval letter from the lender for a mortgage in compliance with the Program Standards ASAP. (Please see details under “Application Process”.)
8. Return your application to Housing Assistance Corporation by the absolute deadline. Applications will be reviewed for completeness when submitted. Submitting your application early will allow you time to provide any documentation determined missing before the deadline.
9. Incomplete applications or applications received after the deadline will NOT be included in the lottery.
10. The lottery drawing will be held within 30 days of the application deadline at Housing Assistance Corporation.
11. Lottery winner is responsible for pre-payment of homeowner’s insurance prior to purchasing their home.

## **AFFORDABLE HOUSING OWNERSHIP LOTTERY Q & A’s**

### **Who is eligible to participate in an affordable housing lottery?**

A first-time homebuyer, as defined below, who is income and asset eligible and can be pre-approved for a mortgage that complies with Affordable Housing Program Standards for New Mortgage Loans (see “Application Process”) is eligible to apply for an affordable housing lottery. Individuals who have a financial interest in a development and their families are not eligible to be in the lottery.

### **Do I qualify as a first-time homebuyer?**

Applicants are considered first-time homebuyer(s) if they:

- Have not had ownership interest in a residential property in the last 3 years.
- Are displaced homemakers adult who has not worked full-time for a number of years but has worked to care for home and family without pay and owned a home or resided in a home with his or her partner.
- Are single parents, unmarried or legally separated from spouse with sole or joint custody of one or more children, or is pregnant who has owned or resided in a home with his or her partner.
- Have owned or currently own a principal residence not permanently affixed to a permanent foundation.
- Owned property that was not in compliance with state, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.
- Have at least one household member who is age 55 or older.

### **What is the Area Median Income and does it change depending on my family size?**

The Area Median Income (AMI) is established for Barnstable County by the Department of Housing and Urban Development. In order to be income eligible, your anticipated annual gross income for all current adult household members for the 12-month period following application must be at or below 80% of the AMI for Barnstable County (see chart on page 18).

### **What is Annual Household Gross Income?**

Annual gross income means all income, from all source, of all current adult household members, for the 12-month period following application.

### **What is the asset limit?**

The asset limit is \$75,000 per household. Household assets divested for less than full and fair cash value within the past two years will be counted at the full and fair cash value for purposes of calculating eligibility.

## What is a household asset?

- Cash in savings accounts, checking accounts and safety deposit boxes, etc.
- Certificates of deposit, bonds, stocks, treasury bills, mutual funds and money market accounts.
- Revocable trusts.
- Equity in rental property or other capital accounts.
- Cash value of life insurance policies available to the applicant before death.
- Personal property held as an investment: Gems, jewelry, coin collections, or antique cars, etc. Personal jewelry is NOT considered an asset.
- Lump sum receipts or one-time receipts. (i.e. inheritance, capital gains, one-time lottery winnings, victim's restitution, settlements on insurance claims (including health and accident insurance, worker's compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.
- A mortgage or deed of trust held by an applicant.
- IRA, 401(k), 403B\*
- Retirement and pension funds (if employed)\*

\*These will include only amounts the applicant can withdraw without retiring or terminating employment, minus any penalties or transaction fees. (You will be responsible for determining and verifying how much of these funds are available to you as cash.)

## Household assets DO NOT include:

- Personal property (i.e. clothing, furniture, cars, wedding ring and other jewelry that is not held as an investment, vehicles specially equipped for persons with disabilities)
- Term life insurance policies (i.e. policies with no cash value)
- Equity in the cooperative unit in which the applicant lives.
- Assets that are part of an active business. Business DOES NOT include rental of properties that are held as investments unless such properties are the applicant's main source of income.
- Assets that are not effectively owned by the applicant.

See HAC's website for more information and applications for housing lotteries.

## FALMOUTH HOUSING CORPORATION

704 Main Street

Falmouth, MA 02540

508.540.4009

[www.falmouthhousingcorp.org](http://www.falmouthhousingcorp.org)

Falmouth Housing Corporation (FHC) is a local non-profit housing developer. The FHC owns the following properties, and there are preliminary applications available for placement onto the waiting list for a rental unit at one or all of their properties:

- **704 Main, LLC** – Located downtown on Main Street, this affordable housing project consists of one and two-bedroom apartments and five commercial units. (58 units)

- **704 FHC, LLC/651 Gifford Street** – The apartments are part of a complex that includes two single-family homes. Three farmhouse-style buildings contain twelve apartments. Each building contains four units, 2 two-bedrooms and 2 one-bedrooms. Those living at 651 Gifford Street include families, single people, the disabled, and the elderly, earning below 80% of AMI, with eight units designated as PBV units for those earning at or below 50% of AMI for Barnstable County.
- **704 FHC, LLC/587 Gifford Street** – The apartments are on a campus that contains other rental housing and the Falmouth Service Center. Seven farmhouse-style buildings contain 28 apartments, 16 one-bedroom, and 12 two-bedroom units. Those living at 587 Gifford Street include families, single individuals, the disabled, and the elderly earning at or below 80% of AMI for Barnstable County. Thirteen units (8 one-bedroom and 5 two-bedroom) are designated as PBV units for those earning at or below 50% AMI.
- **Edgerton Drive** – Located in North Falmouth, this 4-acre parcel abuts the Raymond Business Park and runs alongside Route 28A. Twenty-four apartments were built in six two-story farmhouse-style buildings. Those living at 20 Edgerton Drive include families, single individuals, the disabled, and the elderly, earning below 80% of AMI, with 9 (4 one-bedroom and 5 two-bedroom) units designated as PBV units for those earning at or below 50% of AMI for Barnstable County.
- **Woods Hole FHC, LLC/Notantico Woods** – Located at 300 Woods Hole Road, this affordable housing project consists of two buildings containing 11 apartments, 4 one-bedroom and 7 two-bedroom apartments. Those living at 300 Woods Hole Road include families, single individuals, the disabled, and the elderly, earning below 60% of AMI for Barnstable County, with three (1 one-bedroom and 2 two-bedroom) units designated as PBV units for those earning at or below 30% AMI.
- **Falmouth Community, LLC/School House Green** – Located off Teaticket Highway, a 55 and over community, this property consists of 39 one and two-bedroom apartments, with 7 (6 one-bedroom and 1 two-bedroom) units designated as PBV units for those earning at or below 30% AMI.
- **Little Pond Place** – Spread across four buildings on land to the west of Little Pond, this property consists of 40 apartments, fourteen one-bedroom, twenty-two two-bedroom, and four three-bedroom units. Those living at Little Pond Place include families, single individuals, the disabled, and the elderly, earning at or below 80% AMI for Barnstable County, with four (2 one-bedroom, 1 two-bedroom, and 1 three-bedroom) units designated as PBV units for those earning at or below 30% AMI.
- **Gifford Workforce Housing Phase 1** – Located on Gifford Street, this affordable housing for working adults consists of one-bedroom units. (10 units)
- **Gifford Workforce Housing Phase 2** – Located on Gifford Street, this affordable housing for working adults consists of one-bedroom units. (10 units)
- **Scranton Main Apartments** – Located on Main Street; all applicants and household members must be aged 62+ and not earning more than 60% of the gross income limit for Barnstable County. The complex is made up of 47 one-bedroom apartments and one studio, with 16 units designated as PBV units for those earning at or below 30% AMI.

**To apply for any of these units/programs, download an application from the FHC website or stop by the Falmouth Housing Corporation office at 704 Main Street Falmouth.** Applications will be reviewed for completeness and income eligibility based on applicant-provided information. Landlord references and criminal offender records will be verified. All applicants will be notified of their status by mail. If you are offered a unit, all information provided in the application will be verified before a commitment of housing.

## **FALMOUTH HOUSING TRUST**

17 Academy Lane, Suite 1, Falmouth, MA 02541

508-540-2370

[www.falmouthhousingtrust.org](http://www.falmouthhousingtrust.org)

The Falmouth Housing Trust (FHT) builds and resells homes for 80% AMI households, as well as for households earning up to 100% and 120% of AMI. Applicants may be eligible for housing with income at or below 80%, 100%, and 120% AMI (see table on page 16), and less than \$75,000 in assets. With an eye toward small, strategic projects, the Trust acquires properties and creates housing to fit into the landscape of the community. The FHT also acquires homes at market prices and, with the assistance of Town Affordable Housing Funds and donor funds, resells these homes at lower affordable rates with deed restrictions to preserve the affordability of the homes. This housing is sold to qualifying, working individuals at affordable prices. Typically, house sizes range from two to three bedrooms with one or two bathrooms and include an open floor plan. The Trust also owns and manages the Odd Fellows Hall rental property that consists of four micro-unit apartments.

The Housing Trust is currently building affordable, deed-restricted workforce housing at 419 Waquoit Highway that will be sold to eligible homeowners earning up to 120% of the median income for Barnstable County. The Waquoit Highway Lottery is expected to be held in the fall of 2025. Five homes will be offered:

- 1 3-bedroom at 80% of Area Median Income.
- 1 3-bedroom at 120% of Area Median Income.
- 1 2-bedroom at 80% of Area Median Income.
- 1 2-bedroom at 100% of Area Median Income.
- 1 2-bedroom at 120% of Area Median Income.

### **HOW DOES A FALMOUTH HOUSING TRUST LOTTERY WORK?**

1. Applicants are determined eligible by income, assets, and first-time homebuyer criteria.
2. Applicants who meet the eligibility criteria and are preapproved by a lender will receive an email containing a unique lottery number and a Zoom link, allowing the applicants to tune in and watch the lottery drawing in real-time
3. Housing lottery agents host the Zoom and draw the lottery numbers, then record and rank them based on bedroom maximization. The applicants who fill the bedrooms of the home are given preference. For example, a family of four (two parents and two children) would qualify for a three-bedroom home before an individual or couple.
4. Once a lottery finalist is determined, they will tour the home and confirm they want to move forward in the home-buying process. Additionally, the monitoring agent will conduct a final screening to confirm the eligibility of the applicant moving forward. After final eligibility is complete, the buyer will proceed to closing with the help of the lender and attorney. Then it's on to move-in day!

See Falmouth Housing Trust's website for more information and applications for housing lotteries.



## BARNSTABLE COUNTY 2025 AMI-Max Income Table

<b>Household Size</b>	<b>1 person</b>	<b>2 person</b>	<b>3 person</b>	<b>4 person</b>	<b>5 person</b>	<b>6 person</b>	<b>7 person</b>	<b>8 person</b>
15% AMI	\$13,300	\$15,200	\$17,100	\$19,000	\$20,525	\$22,050	\$23,670	\$26,360
30% AMI	\$26,600	\$30,400	\$34,200	\$38,000	\$41,050	\$44,100	\$47,340	\$52,720
50% AMI	\$44,300	\$50,650	\$56,950	\$63,300	\$68,400	\$73,450	\$78,500	\$83,600
60% AMI	\$53,160	\$60,780	\$68,340	\$75,960	\$82,080	\$88,140	\$94,200	\$100,320
80% AMI	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
100% AMI	\$88,600	\$101,300	\$113,900	\$126,600	\$136,800	\$146,900	\$157,000	\$167,200
120% AMI	\$106,320	121,560	136,680	151,920	164,160	176,280	188,400	200,640



Families experiencing homelessness must be placed in a shelter by the state via referral and application by calling the **Executive Office for Housing and Livable Communities** (formerly DHCD) **Emergency Shelter Remote Access Line for Families at 866-584-0653** or learn more by visiting <https://www.mass.gov/whatisEAsshelter>.

Emergency Assistance (EA) Family Shelter is a temporary solution to help families in need of a place to stay. There are various types of shelters as follows: Congregate, where families have their own private place to sleep but share common spaces with other families in the shelter; Co-shelter, where families are placed in apartments with other families. Families have private bedrooms and share common spaces; Scattered Site, where families are placed in private living spaces/apartments separate from other families; Open Congregate, where families are placed in shelters with open spaces with cots; Hotels, where families are placed in hotel rooms and may have access to other designated common spaces within the hotel. Based on your family's risks and needs, there are two different shelter tracks designed to help you find stable housing. If you are eligible, the EA Program will determine which Shelter Track fits your needs.

**Track 1 – Rapid Shelter Track** is for families who may be able to quickly find permanent housing with high-intensity support. You will stay 30 business days at a Temporary Respite Center (TRC).

**Track 2 – Bridge Shelter Track** is for families with more challenging needs who may require other types of support before finding permanent housing. You will stay 6 months at a group shelter, apartment, hotel, or other facility. Families should be provided their exit by date if placed in shelter.

### **Family resources for both tracks include:**

**Re-Ticketing** – If your family has the option to stay with friends or family in other states, re-ticketing helps cover travel costs like plane tickets, bus tickets, or other related travel expenses to that state immediately. You can get access to re-ticketing if you are currently at one of the state's Temporary Respite Centers.

**HomeBASE** – Families who are eligible for EA Shelter are eligible for the HomeBASE program. HomeBASE can help pay part of your rent and some other costs, up to \$30,000 for two years with an additional \$15,000 if needed for year three. If you qualify, you can search for housing (which can take several weeks) and then use HomeBASE to move in without having to go to a shelter first. HomeBASE can pay for: first and last month's rent, security deposit, and broker's fee for a new apartment, monthly payments to help with rent for up to three years in your own apartment or a shared space, beds and kitchen set (\$2,500 max), moving expenses, and utilities (\$5,000 max and only amount required by utility company to turn on new service), based on families' needs and assistance to move somewhere else.

### **Eligibility for EA Family Shelter:**

- You are a resident of Massachusetts
- Your family's gross income is 115% or less of the Federal Poverty Guidelines (Gross income can include wages, gifts, alimony, child support, and government payments such as Social Security, TAFDC, SSI and SSD. Some types of income that are not counted, such as SNAP and some kinds of education grants, loans and scholarships. This is not a complete list of the types of income that are counted and not counted see website for full details).
- You are pregnant or have children under 21 years of age

And if the reason you need shelter is one of the following:

- No-fault fire, flood, natural disaster, condemnation, or foreclosure
- Fleeing domestic violence (current or within the past 12 months)
- No-fault eviction
- Your children are exposed to a substantial health and safety risk

## What documents do I need before I apply for EA Family Shelter:

- Proof of identity (i.e. state issued driver's license, birth certificate, or passport)
- Proof of family relationships. Need to be able to confirm that you and your children are all part of one family (i.e. birth certificate, custody paperwork)

You will then have up to 30 days to provide other documents to show you are eligible for EA Emergency shelter. This includes:

- **MA Residency Documents** are required. Each family member over 18 years old must provide documentation to prove they are residents of Massachusetts who intend to remain in the state. You must give documents for all adults over 18 to prove this. One document may apply to many family members (i.e., MassHealth registration, voter or school registration, any Mass. ID). To be placed into shelter, the Head of Household must attest that all family members have lawful status and residency documents.
- **Citizenship or Immigration Documents.** Each member of your family must have a qualifying immigration status. You need to give the state documents for each family member. You will need to show documents like U.S. issued passport, green card, or documentation that the United States is aware of the person's presence and is not trying to make the person leave the country right away. They will also accept documents that show the U.S. knows you are here and is not trying to make you leave right away. If your child has eligible immigration status, that satisfies the requirement for the family. The Head of Household will need to sign a Residency & Lawful Status Acknowledgement form saying you understand these requirements and will provide these documents to the state for all family members in your household. If you are unable to give these documents, your application may be denied. All determinations of eligibility are subject to future regulations for the EA program. By signing this form, you acknowledge that you are aware of these requirements and that your family meets these requirements. You confirm that the information in the form is true under penalty of perjury. This means that it is a crime to lie on this form. You still need to provide the documents proving residency and qualifying immigration status.
- **Documents for Cause of Homelessness.** Only help families who are homeless for certain reasons. Can also help some families who do not have a safe place to stay (i.e. eviction paperwork, documentation showing an inability to stay in your current home due to health, safety, or other reasons).
- **Financial Information – Assets & Income.** Only help families who are below income and asset limits. (i.e., pay stubs, bank statements)
- **CORI (Criminal Offender Record Information) Check.** All family members 18 years of age or older must get a CORI check.

The simplest way to apply to the EA Emergency Family Shelter is to apply online. You can do this by visiting the Massachusetts Housing Help Hub at <https://applyhousinghelp.mass.gov/> or by phone at 866-584-0653, 8 am-5 pm, Monday through Friday. A call center representative will record your contact information and refer you to a Homeless Coordinator if you want to apply. The Homeless Coordinator will help you complete your application and see if you are eligible. You can also visit the office at 181 North Street in Hyannis.

The family shelter on Cape Cod is located in Dennis. Unfortunately, your family is placed where it is appropriate and there is availability, including locations off Cape. You can discuss reasons with your Homeless Coordinator why you need to remain in the area.

### One Love Lane

Housing Assistance Corp

Dennis

Family shelter that offers education and employment services, as well as assistance in finding permanent housing. 79 family units. Referrals are made through the Executive Office of Housing and Communities (formerly DHCD).



## HOMELESS SHELTERS (INDIVIDUALS)

### St. Joseph House

77 Winter Street, Hyannis

774-470-5976

St. Joseph's is the only emergency-access shelter for individual men and women who become homeless on Cape Cod. It is a co-share with male and female beds for adult individuals. Managed by Catholic Social Services Diocese of Fall River.

### Duffy Health Center/Young Adult Emergency Housing

508-771-9599 24/7

A young adult emergency housing options and supports for ages 24 and under. A youth in crisis or in need of shelter on Cape Cod can call 24/7. Calls after hours and on weekends will go to an answering service, and the young person can inform the service that they need to speak with the Case Manager of the Day.



## OTHER TRANSITIONAL LIVING SITES/SHELTERS/PROGRAMS

### Independence House

Domestic Violence

Housing Stabilization

Main Office:

160 Bassett Lane, Hyannis

Falmouth Location:

220 Main St., 2nd Fl. Suite 200, Falmouth

24 HOUR HOTLINE: 800-439-6507

Tel 508-771-6507

Fax 508-778-0143

TTY 508-771-6782

<https://independencehouse.org/>

A residential Housing Stabilization Program that offers safe housing and comprehensive support for survivors of domestic violence. Independence House Housing Stabilization is limited to clients meeting certain criteria and is available only to clients who are not in immediate crisis.

Non-Residential Housing Stabilization Program provides comprehensive support to survivors of domestic violence in maintaining their housing and reduces the likelihood of a survivor becoming homeless as a result of domestic violence.

\*Note: All potential housing stabilization clients must contact Independence House for an intake and meet with a counselor.

### MASH

**Massachusetts Alliance for Sober Housing**

5 Edgell Rd, Ste. 30, Framingham, MA

781-472-2624

<https://mashsoberhousing.org/certified-residences/>

List of certified sober homes by zip code throughout Massachusetts. Sober Houses are owned and managed by individual landlords/managers and should be contacted by calling individual house phone numbers.

### Foundations Group Recovery Centers

800 Falmouth Road, Ste. 201B

Mashpee, MA

855-620-4871

An addiction treatment center that offers a variety of programs tailored to address the needs of individuals in multiple stages of recovery, including residences.

### CHAMP Homes

82 School St., Hyannis

508-771-0885

[champhomes.org](http://champhomes.org)

A transitional housing program for homeless or near-homeless adults, which offers life skills training and advocacy to at-risk individuals. CHAMP Homes is a community of four residences near the Main Street of downtown Hyannis, including Pilot Houses, a Recovery Community model of CHAMP Homes for men seeking to live a sober life in a structured and supportive setting.

### Vinfen

1019 Iyannough Road,

Unit 3, Hyannis

508-790-8530

[vinfen.org](http://vinfen.org)

Vinfen's Homeless Outreach Team serves people with psychiatric conditions who are homeless living on Cape Cod. Their goal is to use their staff as a "human bridge" to help connect people in need with the supports they want. They accomplish this through outreach, needs assessment, and establishing individualized community linkages for each person served. Staff include a licensed social worker, an addictions counselor, and two outreach workers. They help people obtain benefits, coordinate medical and psychiatric services, search for housing options, and get help in treatment programs for substance misuse.

### Homeless Not Hopeless

119 Baxter Road, Hyannis

508-957-2334

<https://homelessnothopeless.org>

Provide assistance to homeless men and women by providing shelter, including kitchen facilities. Support and assistance with medical, psychological, spiritual, and addiction issues. Help those who are capable to find employment or volunteer their time. Facilitate the acquisition of financial assistance for residents. Teach goal setting, occupational, and life skills that will lead to independent living.

### In From The Streets

Duffy Health Center

Various points of entry

The program is designed primarily to place guests in motels who are unhoused during dangerously cold weather. IFTS is a program for cold weather response that typically runs from November to April. Eligibility, expectations, and rules apply. Contact HAC Homeless Outreach at 508-364-6603, BTEO at 508-444-6360, Falmouth Police Department at 774-255-4527, or Falmouth Human Services at 508-548-0533 for placement in this program.

## Belonging To Each Other/BTEO

(Falmouth Residents Only)

314 Gifford Street, Suite 6

Falmouth, MA 02540

508-444-6360

<https://bteofalmouth.com>

BTEO serves individuals over 18 years of age in Falmouth who are experiencing homelessness. BTEO houses our residents in rental houses during the cold weather months and can accommodate up to 15 homeless men and women from November through April. As residents transition to more stable housing, others who meet BTEO eligibility criteria will cycle into available spots. Housing case management services are provided year-round to assist people experiencing housing insecurity. BTEO offers no-cost support and guidance to our homeless Falmouth neighbors as they transition to stable housing, including the Zammer House.

## Zammer House (dba. Gerald Flynn House)

Owned/Managed by BTEO

Palmer Avenue, Falmouth

**Temporary cold-weather congregate housing** for individual adults while they look for housing. Includes services such as: transportation to work and to support their individual housing plan, access to house phone, a stable address, internet, healthy food, a computer, assistance with documenting sobriety and continued Falmouth residence needed for some housing and financial subsidies, access to a savings plan, and a skills-building program to help participants be more rental ready. **Assistance developing a personal, realistic and comprehensive plan** to address issues that make getting and keeping stable housing challenging. **Connections, referrals, and advocacy** with specialized service programs to address housing, health, job seeking, veterans, banking, and financial issues. BTEO also provides **post-housing assistance** with completing the housing stability plan and addressing issues affecting housing for up to 2 years.



## FINANCIAL ASSISTANCE

The assistance below is available to Falmouth residents. Some restrictions, qualifications, and applications apply. See individual websites or call the agency for further details.

### Falmouth Service Center

611 Gifford Street, Falmouth

508.548.2794

[www.falmouthservicecenter.org](http://www.falmouthservicecenter.org)

Falmouth residents struggling to pay their basic needs (rent/mortgage, electric and heat bills) may be eligible to receive financial assistance from the Falmouth Service Center (FSC). FSC staff work with eligible residents, over the phone, to determine if they qualify for financial assistance. If you are a Falmouth resident and are applying for financial assistance with the FSC for the first time, you must first become a client with FSC, and it is

recommended that you utilize our food pantry. If you feel that you may be eligible for financial assistance from FSC, please call us at (508) 548-2794 to speak with a member of our staff.

If you are not a resident of Falmouth but live in another town on Cape Cod, you may be eligible for financial assistance through an organization within your town or our region. We recommend that you contact The Cape Cod Neighbors Fund at (508) 778-5661.

### [Housing Assistance Corp](#)

255 Independence Drive, Hyannis, MA 02601

508-771-5400

[www.HAConCapeCod.org](http://www.HAConCapeCod.org)

One single online application on the HAC website gives you access to several financial assistance programs, including:

- **RAFT (Residential Assistance for Families in Transition)**
  - You may qualify for financial help through RAFT, a state-funded short-term rental subsidy program for eligible households in danger of losing housing due to eviction, foreclosure, fire, flood or natural disaster, domestic violence, pending utility shutoff, or overcrowded living conditions. RAFT can provide up to \$7,000 per eligible household to help a family stay housed. RAFT can help pay for moving costs, owned rent or utilities, security deposits, first/last month's rent, and more.
- **ERMA (Emergency Rental and Mortgage Assistance)**
- **Barnstable County HOME Rental Assistance Program**
- **Private homeless prevention programs and funding**
- **New Workforce Housing Relief Fund**
- **THRIVE (Tools to Help Residents in a Vulnerable Economy)**
  - Program to support workers in essential industries (childcare, education, disability services, healthcare, and nonprofit employment) who are struggling to afford their housing due to the high cost of living on Cape Cod. Program benefits include rental assistance (\$450 monthly rental subsidy for up to 24 months paid directly to the landlord) and financial empowerment (work with a HUD-certified counselor to develop and implement goals to help you budget and save money).

### [St. Vincent De Paul Society at St. Patrick's Church](#)

511 Main Street, Falmouth, MA 02541

508-563-7775

Individuals and families in need can visit the office in the church's basement to receive free food and clothing and to arrange for other services such as gas vouchers, rent, and home heating fuel assistance or to receive referrals to other Falmouth-based social services.

### [Wings For Falmouth Families](#)

P.O.Box 843, Falmouth, MA 02541

508.548.4420

[www.WingsForFalmouth.com](http://www.WingsForFalmouth.com)

Provides Falmouth families with school-age children an immediate safety net of financial assistance during a time of medical crisis or tragic event. Eligibility, qualifications, and applications can be found on their website.

## Social Security Administration

48 Research Road  
Technology Park  
East Falmouth, MA 02536  
855-881-0212

[www.ssa.gov](http://www.ssa.gov)

Social Security provides financial protection with retirement, disability, and survivors benefits. Visit their website or office for information on these benefits.

## Department of Transitional Assistance (DTA)

181 North Street, Hyannis  
508.862.6600

[www.mass.gov](http://www.mass.gov)

DTA is a state agency that assists low-income individuals and families to meet their basic needs, improve their quality of life, and achieve long-term economic self-sufficiency. DTA provides direct economic assistance (cash benefits) and food assistance (SNAP benefits), as well as workforce training opportunities.

- **Transitional Aid to Families with Dependent Children (TAFDC)**

- TAFDC is a state and federally funded program that provides cash assistance to families with children and pregnant women in the last 120 days of pregnancy (pregnant women under 20 years of age can receive assistance at any time during pregnancy), with little or no assets or income. Participants receive childcare and transportation support associated with job assistance and can access several supportive referrals to training and educational, and domestic violence specialists. To be eligible for TAFDC, a recipient must meet certain requirements, including:
  - Have at least one dependent child under 18 or 19 (including teen parents) or
  - Pregnant women with no children (the child is expected to be born within 120 days of the application)
  - Meet income and asset limits
  - Be a U.S. citizen or a noncitizen with a qualifying noncitizen status
  - Live in Massachusetts

- **Emergency Aid to the Elderly, Disabled, and Children (EAEDC)**

- EAEDC is a state-funded program that provides cash assistance to those in need to stabilize their lives. Recipients receive EAEDC by meeting one or more of the following eligibility criteria:
  - Unable to work due to physical or mental incapacity that has lasted or will last at least 60 days and meets the Department-established medical standards for disability, or
  - 65 years or older and waiting for Supplemental Security Income (SSI) payments to begin, or
  - Caring for a child living in the home that is not related or is distantly related to the individual, or
  - Participating in a MassAbility (formerly Massachusetts Rehabilitation Commission) program, or
  - Required to be in the home to care for an incapacitated individual who would have to be institutionalized if someone did not provide the care in the home, and
  - Meet income and asset limits, and
  - Be a U.S. citizen or a noncitizen with a qualifying noncitizen status.

- **Supplemental Security Income (SSI) and Supplemental Security Disability Income (SSDI)**
  - SSI is a cash assistance program administered by the Social Security Administration for the elderly (over age 65) and the disabled. The DTA works with the SSA to assist the elderly and certain categories of long-term disabled residents to receive SSI benefits. Individuals receiving SSI are automatically eligible for MassHealth, and DTA handles SNAP benefits for SSI recipients.
  
- **Supplemental Nutrition Assistance Program/SNAP (formerly the Food Stamps Program)**
  - SNAP benefits are provided by the federal government and administered by DTA. You may be eligible for the Supplemental Nutrition Assistance Program (SNAP). The Department of Transitional Assistance (DTA) administers SNAP benefits. SNAP provides a monthly benefit to buy nutritious foods. To get SNAP, you must be low-income and be a U.S. citizen or legal noncitizen (restrictions apply). Eligibility for SNAP benefits depends on financial and nonfinancial criteria. SNAP Helpline # at 877-382-2363 or 508-862-6600 in Hyannis.
  - Other SNAP initiatives include:
    - Healthy Incentive Program (HIP) is an incentive-based program that helps SNAP households maximize their benefits when buying fruits and vegetables from an eligible HIIP retailer. SNAP households are automatically enrolled in HIP once their SNAP case is approved.
    - Restaurant Meals Program (RMP) is a state option that allows certain eligible households to use their SNAP benefits to purchase meals at approved restaurants. RMP expands food options to certain DTA households who may have barriers to preparing and cooking food for themselves, such as having inadequate access to a kitchen space or necessary cooking equipment.
    - Summer EBT is a program that helps low-income families with school-aged children buy food when schools are closed for the summer.
  
- **DTA Pathways to Work – Get TAFDC or SNAP?** DTA offers a variety of programs to help you plan and achieve your career goals. These programs will support your family’s success.
- **Funeral and Final Disposition Assistance –** See DTA’s website for more details

**Other Links to help find utility providers and discount services**

- **Help paying your utility bill** [www.mass.gov/info-details/help-paying-your-utility-bill](http://www.mass.gov/info-details/help-paying-your-utility-bill)
- **Electric service overview** [www.mass.gov/info-details/electric-service-overview](http://www.mass.gov/info-details/electric-service-overview)
- **Find My Electric, Gas, Water Company** [www.mass.gov/info-details/find-my-electric-gas-and-water-company](http://www.mass.gov/info-details/find-my-electric-gas-and-water-company)
- **Heating Oil Contracts Guide** [www.mass.gov/guides/heating-oil-contracts-guide](http://www.mass.gov/guides/heating-oil-contracts-guide)
- **Telephone Lifeline Program** [www.lifelinesupport.org](http://www.lifelinesupport.org)
- **Internet Affordable Connectivity Program** [www.affordableconnectivity.gov](http://www.affordableconnectivity.gov)



## EMPLOYMENT ASSISTANCE

- **Mass.gov** - File for unemployment by calling TeleClaim Center at 877-626-6800 (When calling the TeleClaim Center please follow the call schedule: if your SS# ends in 0, 1 call on Monday; 2, 3 call on Tuesday; 4, 5, 6 call on Wednesday; 7, 8, 9 call on Thursday; any last digit call on Friday). <https://www.mass.gov/orgs/department-of-unemployment-assistance>
- **MassHire Cape and Islands Career Center** - Unemployment assistance; job search resource; workshops and job fairs. 508-771-5627, 372 North Street, Hyannis or visit <https://www.masshire-capeandislands.com/>
- **Cape Cod Young Professionals** - CCYP connects Cape Cod's emerging workforce and community leaders, engages them in the community, and supports their efforts to advance, personally and professionally. P.O. Box 634, Barnstable, MA 02630, 508-714-2201 or visit <https://capecodyoungprofessionals.org/>
- **Falmouth Chamber of Commerce** – Resource list for self-employed and business owners. 20 Academy Lane, Falmouth, 508-548-8500 or visit <https://www.falmouthchamber.com/>
- **MMSFI Empowerment Center** – Employment assistance for veterans who are experiencing homelessness. The Massachusetts Military Support Foundation’s Homeless Veterans’ Reintegration Program (HVRP) can provide a range of employment services such as career planning, employment assessments, resumes, and job placement. They can also provide food assistance and other support. 617-378-2974 or visit <https://www.mmsfi.org>
- **Falmouth Public Library** – Free Wi-Fi and access to public computers on a first come, first serve basis. Printing can be done from Wi-Fi or public computers for free, 300 Main Street (and East Falmouth Branch) 508-457-2555 or visit <https://www.falmouthpubliclibrary.org/services/public-computers-and-wifi/>



## HOUSING SEARCH WEBSITES

- <https://www.capenews.net/classifieds>
- <https://marketplaceadsonline.com/marketplace>
- <https://capecod.craigslist.org/search/hhh>
- <https://hotpads.com/>
- <https://www.affordablesearch.com>
- <http://www.haconcapecod.org/all-cape-rental-listings-download-today>
- <https://www.gosection8.com>
- <https://www.apartments.com>
- <https://www.housingnavigatorma.org>
- <https://www.apartmenthomeliving.com>
- <https://www.realtor.com>
- <https://www.zillow.com>
- <https://sebhousing.com/affordable-housing-opportunities>
- <https://www.habitatcapecod.org>
- <https://www.massaccesshousingregistry.org>
- Visit websites of local realtors
- Join FaceBook Group: Fabulous Falmouth Sales and Rentals



## LOCAL PRIVATE DEVELOPMENTS

- Cedar Meadows – 508-540-2828
- Clipper Ship Apartments – 508-444-8711



## FORECLOSURE

Housing Assistance Corp. (HAC), located at 255 Independence Drive, Hyannis, is the only HUD-approved housing counseling agency serving Cape Cod and the Islands. This is a free service through HAC. Beware of foreclosure rescue offers that charge you money! You qualify if your primary residence is on Cape Cod or the Islands. There are no income or mortgage limits. What does HAC Foreclosure Counseling do?

- Explain your mortgage options and the foreclosure process
- Assist you in preparing mortgage-modification request paperwork
- Submit your mortgage modification paperwork
- Empower you to speak with your lender through this process
- Review with you the correspondence from your lender
- Provide you with debt-management counseling
- Counsel you on alternative housing options

To set up an appointment with a counselor, call 508-771-5400, ext. 267, or email [education@haconcapecod.org](mailto:education@haconcapecod.org).



## RENTAL RIGHTS

Tenants should be aware of their rights and the remedies available to them as tenants in Massachusetts. Learn the most common types of tenant rights by visiting: <https://www.mass.gov/info-details/tenant-rights>

### **Facing an Eviction? Steps a Landlord Must Take to Evict You:**

- Your landlord can only make you move if they evict you. To evict you, they must get permission from a court. They cannot lock you out, throw your things out on the street, or harass you. If your landlord does not take the right steps, you can stop the eviction.
- Your landlord must make sure you get a *Notice to Quit*. The *Notice* tells you to leave in a certain number of days. You do not have to move out by the date on a Notice to Quit, but do not ignore it. The number of days depends on the reason for eviction.
  - 14-Day Notice: You owe rent
  - 30-Day Notice: If the landlord is evicting you for no reason or for a reason that they say is your fault.
  - No Notice: Your landlord accuses you of illegal activity in your apartment. Get a lawyer before you say anything in court.
- Your landlord must serve you with a Summary Process Summons and Complaint. This court form tells you your landlord is taking you to court, and there will be a hearing. It also lists the deadline for you to file your *Answer*.
- Steps you can take to respond to the eviction. Every eviction is different. Your options depend on your situation. All options have strict deadlines. If you miss the deadline, you lose the option.
  - Pay rent: If the eviction is about rent you owe, you can pay the rent and stop the eviction, most of the time. If you pay before a landlord starts a court case, you can avoid paying the landlord's court costs.

- Protect yourself/get help: Try to get legal help. You may be able to get free legal help. See [www.MassLegalHelp.org/find-legal-aid](http://www.MassLegalHelp.org/find-legal-aid). If you cannot get legal help, you will need to represent yourself. Use the Self-Help Forms and Letters in the Eviction section of MassLegalHelp at [MassLegalHelp.org/evictions-forms](http://MassLegalHelp.org/evictions-forms). Some courts have volunteer lawyers who can help you fill out forms or tell you about programs in your area that may be able to help you. Ask the clerk how to find volunteer lawyers.
- File your *Answers* with the court: If you get a *Summons and Complaint*, file a legal form called an *Answer*. Use this form to explain to the court why you should not be evicted and any problems you had with your landlord. The deadline for filing your Answer is on the Summons and Complaint. Do not miss the deadline.
- Transfer your case: If your case is in District Court, you have the right to transfer your case to Housing Court, if there is one in your area. Housing Courts provide more support. You can file a transfer form up until the day before your case is in the District Court.
- Get important documents ready: Before your hearing, collect the documents you need to prove your case, like rent receipts or pictures of bad conditions. Use the What to Take to Court Checklist in Representing Yourself in an Eviction Case.
- Arrange for childcare and time off from work the day you go to court. It could take all day.
- Go to court: If you do not go to your court hearing, you will lose your case automatically. This is called default.
- Ask the judge to dismiss the case: If your landlord has not followed the right steps, you may be able to get your case dismissed. For reasons why your case could be dismissed.
- Negotiate an agreement: Most landlords and tenants resolve evictions through agreements. Be careful when you negotiate an *Agreement*. Only sign an *Agreement* if you understand it and you can do what it says. To protect yourself get Negotiating a Settlement of Your Case.
- Fight the eviction: You may be able to prevent the eviction. Use the *Answer* to list the reasons you should not be evicted. Include any complaints you have about your landlord. Do not miss the deadline to file your Answer. The deadline is on the *Summons and Complaint*.
- Ask for time to prepare for your case: When you file your Answer form, you can also file court papers that ask your landlord for information to help you prepare your case. The court will automatically postpone your case for 2 weeks. This is called *discovery*.
- Ask a judge for time to move: If a judge makes an order to evict you, you may ask the judge for more time to stay in your apartment while you look for another place to live. If the judge agrees to give you more time, they order a *Stay of Execution*. They are more likely to order a *Stay of Execution* if you have started looking for a new place.
- Appeal the court's decision: At the end of the court hearing, the judge will decide on a judgment. If you disagree with the judge's decision and you want to fight it, you have 10 days to file an appeal.



## OTHER LEGAL RESOURCES

- South Coastal Counties Legal Services, Inc. 800-244-9023 or visit [www.sccls.org](http://www.sccls.org)
- Massachusetts Legal Resource Finder [www.masslrf.org](http://www.masslrf.org)
- Eviction Basics and Notices to Quit [www.masslegalhelp.org/housing-apartments-shelter/eviction/eviction-basics-and-notices-quit](http://www.masslegalhelp.org/housing-apartments-shelter/eviction/eviction-basics-and-notices-quit)
- Housing Court Information [www.mass.gov/orgs/housing-court](http://www.mass.gov/orgs/housing-court)
- Massachusetts Defense for Eviction (MADE) for self-guided eviction help [www.gbls.org/MADE](http://www.gbls.org/MADE)

- Tenancy Preservation Program – Father Bill’s & MainSpring visit: <https://helpfbms.org/> for Tenant Preservation Regional Coordinator call: 508-245-8327
- Tenancy Preservation Program [www.mass.gov/info-details/tenancy-preservation-program](http://www.mass.gov/info-details/tenancy-preservation-program)
- WeCan, Inc., Empowering Women 508-430-8111 or visit <https://www.wecancenter.org/>
- Consumer Assistance Council 508-771-0700 or visit [www.capecodconsumercouncil.org](http://www.capecodconsumercouncil.org)
- Barnstable County Bar Association Lawyer of the Day 508-362-2121 or visit <https://barnstablecountypfc.com/lawyer-of-the-day-program>
- Cape Cod Dispute Resolution Center, Inc. 508-240-1717 or visit [www.capemediation.org](http://www.capemediation.org)
- Finding a Lawyer <https://www.mass.gov/info-details/finding-a-lawyer>
- Southeastern Housing Court Lawyer-for-the-day Program: Get basic legal advice, help understanding laws and your rights, information on filling out forms, and referrals to service agencies. Tuesdays, 1-4 PM (on a first-come, first-served basis from the virtual waiting room) via ZOOM (Meeting ID: 1604252462/Password: 018447). Call 1-646-828-7666 for phone access using the above Meeting ID/Password.
- Immigration Resource Center/Community Action Committee of Cape Cod & Islands 508-771-1727 ext. 140 or EMAIL: [info@cacci.cc](mailto:info@cacci.cc) (Appointments to meet with Jerome Miranowski at Falmouth Human Services Office or Falmouth Service Center can be made by calling 612-750-5588).
- Sample of letter to Request Reasonable Accommodation [www.hud.gov/sites/documents/DOC\\_7398.DOC](http://www.hud.gov/sites/documents/DOC_7398.DOC)
- Reasonable Accommodations and Modifications [www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/reasonable\\_accommodations\\_and\\_modifications](http://www.hud.gov/program_offices/fair_housing_equal_opp/reasonable_accommodations_and_modifications)
- List of Disability Accommodation letters for housing [www.howtogeton.wordpress.com/sample-disability-accommodation-letters-housing/](http://www.howtogeton.wordpress.com/sample-disability-accommodation-letters-housing/)
- Massachusetts Commission Against Discrimination [www.mass.gov/orgs/massachusetts-commission-against-discrimination](http://www.mass.gov/orgs/massachusetts-commission-against-discrimination)
- US Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity [www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/online-complaint](http://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint)
- Keep Your Housing handbook (pdf) [www.mhla.org/wp-content/uploads/2018/10/housing.pdf](http://www.mhla.org/wp-content/uploads/2018/10/housing.pdf)



## OTHER UPPER CAPE HOUSING AUTHORITIES

- **Barnstable Housing Authority**, 146 South Street, Hyannis, MA 02601, Phone: 508-771-7222, Fax: 508-778-9312, Website: [www.barnstablehousing.org](http://www.barnstablehousing.org), Section 8: administered through HAC AHVP and DIAL
- **Bourne Housing Authority**, 871 Shore Road, Pocasset, MA 02559, Phone: 508-563-7485, Fax: 508-564-7531, Website: [www.bournehousing.org](http://www.bournehousing.org), Section 8: Centralized Waitlist AVHP and DIAL
- **Mashpee Housing Authority**, 7 Job’s Fishing Road, Mashpee, MA 02649, Phone: 508-477-6202, Website: [www.mashpee.org](http://www.mashpee.org)
- **Sandwich Housing Authority**, 20 Tom’s Way, Sandwich, MA 02563, Phone: 508-833-4979, Fax: 508-833-4993, Website: [www.sandwichhousing.org](http://www.sandwichhousing.org), Section 8: Project Based Vouchers only AHVP

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