



Marblehead Resources

For
Nutritional
Social
Emotional
Physical and
Financial Health



Provided by
Marblehead Council on Aging and
League of Women Voters of Marblehead

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1. PROPERTY TAX ASSISTANCE

Tax Deferment plan from Marblehead Assessor's Office (781- 631-0236) you can apply and can continue until you sell the home, see info [here](#), application [here](#).

Senior Tax Work off program This program is for Marblehead residents and is administered by COA (781-631-6225). Last year, there were 30 positions available, only 18 people applied; for age 60 and older. Currently \$750 off taxes; examples: office support in town offices; at 2024 Town meeting may increase the amount. Info [here](#).

Local Property Tax Exemptions - An application must be filed each year with the Tax Assessor's Office (781- 631-0236). Further information can be found [here](#).

- Seniors Age 70 and Older - \$500
- Legally Blind Persons - \$437.50
- Seniors/Surviving Spouses/Minor Children (Of Deceased Parent) - \$175
- Veterans – Check with Assessors Office for Eligibility and Exemption Amounts (781- 631-0236)

Link to program details [here](#).

Taxation Aid Committee- For information about programs offered, call COA (781- 631-6737).

Homestead Act: Homeowner's home equity is protected from certain types of home seizure by the [Massachusetts Homestead Protection Law](#), passed in 2011. For more info see link [here](#)

2. TAX ASSISTANCE

Massachusetts Senior Circuit Breaker Tax Credit Massachusetts Dept. of Revenue (1-800-392-6089). A citizen 65 or older by December 31 of

the tax year may be eligible to claim a refundable credit on the Massachusetts personal income tax return. The Circuit Breaker tax credit is based on the actual real estate taxes or rent paid on the Massachusetts residential property owned or rented and occupied as a principal residence. The maximum credit amount for tax year 2023 is \$2,590. More info [here](#).

Free Tax Preparation Assistance service will be offered once a week on Mondays from February 5 through April 8 in the Library's Program Room at their interim location on 3 Brook Rd in Marblehead. Get help filling out income tax forms, provided at Abbot Public Library by AARP; learn about the program [here](#). To reserve a time at Abbot Public Library, call (781-631-1481).

3. TRANSPORTATION

Transportation Within Marblehead

The Marblehead Council on Aging (COA) provides transportation, by reservation, for Marblehead residents age 60 or older and to Marblehead residents who are under age 60 and disabled. Vans operate Monday through Friday from 8:30 a.m. to 3:30 p.m. and requests must be made a minimum of 48 business hours in advance.

The COA has 3 part-time drivers and 3 vans that go out on weekdays. Intown locations include Marblehead Counseling Center, the YMCA.

Fill out COA form to fill out to register for this program. More information can be found on the website [here](#).

Transportation to Locations Outside of Marblehead

If you are 60 years, limited transportation is provided to medical appointments out of town, including going to Centennial Park and Mass General in Danvers. Some of this is funded by the Female Humane Society. People who use it are asked for donation, but it is not required. The van also goes to Market Basket- Salem.

The COA has information about access to the following: [MBTA Ride](#) for people who have a disability (temporary or permanent) that prevents them from using traditional public transit, **RMV Near Me** provides additional service locations at which senior citizens can receive assistance processing routine Registry transactions online, and the [Reduced Fare Charlie Card](#) for those with disabilities, Medicare cardholders or age 65 (and others) are eligible for reduced MBTA fares.

4. NUTRITION PROGRAMS AT COA

AGESPAN (formerly Merrimack Valley & North Shore Elder services:

*Grab n Go meals are provided weekly Wednesdays-Fridays at the COA. Suggested donation \$2.00

* The monthly Traveling Chef offers a sit-down meal. Suggested donation \$2.00

COA Tuesday Lunch:

The Tuesday Lunch program averages 120 seniors and is offered most Tuesdays. Home cooked meals are prepared and served with coffee and/or water as well as a surprise dessert. Meals are \$5.00 and the remaining cost is offset by the Friends of the COA.

Reservations for all meals are required

5. FOOD ASSISTANCE

[Meals on Wheels](#) The mission of Massachusetts Meals on Wheels is to provide nutritionally balanced meals to elders, their spouses, and their dependents with disabilities in the Commonwealth. Also provides safety checks and opportunities for social engagement, as well as nutrition education and counseling. Access the program through AgeSpan [here](#); form to apply is [here](#).

Marblehead Food Pantry at Star of the Sea Community Center (781-631-8340); 80 Atlantic Avenue; Tuesday 9 a.m.- 12 noon and Thursday 5 p.m.- 7 p.m.

Food Pantry at Marblehead Charter School (no fresh goods) Application required and available at COA; Food pick up 1x per month. Plus [Little Free Pantry](#), take what you need and/or leave something at 17 Lime Street at MCCPS.

[The Phoenix Food Hub](#) (781-599-0110) serves people of all ages with nutrition needs. They are a nonprofit organization in downtown Lynn (8 Silsbee St., Lynn,) serving people of all ages who need help getting enough healthy food to eat, who need nutritional counseling and advice, or who have health issues that require special diets. COA can provide transportation for Marblehead residents, COA phone: (781-631-6225)

[SNAP Applications \(Food Stamps\)](#) you can apply online or can call and they will interview on phone; you will need proof of income before taxes of not more than \$2,430 per month for a single person or \$3,287 for two people. Get help from COA (781- 631-6225)

6. HOUSING

Marblehead Housing Authority (MHA) (781-631-2580); 26 Rowland Street. The Marblehead Housing authority provides housing for income eligible elderly and disabled individuals as well as families. There is currently a waiting list.

RAFT Program- (877- 211-6277); Emergency help for families in transition; RAFT provides up to \$7,000 per 12-month period so your family can stay in your current home or move to a new one. You may use the money for rent, utilities, moving costs, and mortgage payments. How to apply [here](#).

7. UTILITIES

[Neighbors Helping Neighbors-](#) Program by Marblehead Light Dept for those in financial need behind in electricity payments is open to all residential customers of the Marblehead Municipal Light Dept. (MMLD) who directly pay an MMLD residential bill—including homeowners and renters. To qualify, you must show that due to financial difficulties you have fallen behind on your MMLD bill payments, AND can meet certain household income guidelines, OR document a loss of income due to the

COVID-19 Pandemic. The maximum Program Payment is equal to two full (2) months of past due MMLD electric bills, OR \$300 to be applied to multiple MMLD electric utility bills, whichever is greater. Completed applications are evaluated in the order they are received. Your application does not guarantee funding. Form to fill out [here](#); for help with form (978) 531-0767 x310 or email [Heidi Williams](#).

[Tips to Lower Bill](#), [Rebates](#) see Marblehead Municipal Light Department website.

North Shore Community Action Program- Energy assistance for those with lower income. More information [here](#); to schedule an appointment/question call (978- 531-0767) extension 136

8. FINANCIAL SUPPORT

The Marblehead Female Humane Society – For those struggling to pay their bills or are experiencing a sudden and unexpected financial hardship. Individual requests for financial assistance must be referred through a third party. Applicants are urged to contact their partners at the Marblehead Counseling Center (781-631-8273), 66 Clifton Avenue), the Marblehead Housing Authority (781-631-2580), 26 Rowland Street), the Council on Aging (781-631-6225), 10 Humphrey St) the Marblehead Food Pantry (781-631-8340), 80 Atlantic Avenue) or speak to your local clergy.

Making Ends Meet - For Marblehead families and individuals who have been affected by financial or medical crisis, Making Ends Meet can offer grants to locals who have nowhere else to turn. Overdue rent, utilities that are facing shut off, medical bills, and other unforeseen expenses have been provided by Making Ends Meet. Assistance is considered based on confidential referrals, which are screened and vetted by the Marblehead Counseling Center (781-631-8273), 66 Clifton Avenue), Marblehead Public School counselors, local mental health providers, and other sources.

9. MEDICARE GUIDANCE

SHINE - “Serving Health Insurance Needs of Everyone” if you are on or eligible for Medicare. Certified SHINE counselors offer free, unbiased, confidential counseling on all aspects of health insurance to anyone on or eligible for Medicare. SHINE counselors will also assist if you find yourself enrolled in a plan that is not in your best interest by reviewing your coverage with you and helping to determine if you are qualified to make a change at this time of year. To schedule a SHINE appointment, call the COA: (781-631-6225).

10. VETERANS' SERVICES

Veterans' Agent - (781- 631-0990) The Marblehead Veterans Agent is available to assist veterans with various pensions and benefits through the Veterans Administration. The most common of these benefits are improved pension, disability pension and VA healthcare. Over the years this office has assisted veterans and their families in many ways from filling out applications to funerals and burials.

11. TECHNOLOGY ASSISTANCE

Assistance with your technology (computers, phones, tablets) available at the COA (781- 631-6225) and Abbot Public Library (781-631-1481). Check schedules.

12. RESOURCES IN MARBLEHEAD/ACCESS POINTS

Council on Aging (781- 631-6225) 10 Humphrey St. A multitude of resources provided to those 60 and over: financial, recreation and health, nutrition, classes, trips and more. The COA Outreach Coordinator connects seniors and their families to community-based programs and can be reached through the COA.

Abbot Public Library (781-631-1481) Provides a number of resources including Book Delivery Service, tax prep, genealogy resources including access to Ancestry via log in, public computers, computers to check out,

free museum passes, free access to digital resources including magazines and books, audio books- free, programs/events, crafts, volunteer opportunities.

[Marblehead Counseling Center](#) (781-631-8273) Provides individual and family therapy to assist in resolving personal and interpersonal issues; can provide in-home therapy on a case-by-case basis to elderly and disabled individuals who are unable to come into the center; COA can provide transportation. MCC is an access point for Female Humane Society and Making Ends Meet resources.

[Marblehead Public Schools](#) (781- 639-3140) Help for families include free and reduced lunch programs, financial aid for high school students for college through high school guidance counselors, help for fees for sports/ activities/ trips, referral to other resources

12. RESOURCES OUTSIDE OF MARBLEHEAD

[Salem Salvation Army](#) (978 -744- 5181); 93 North St, Salem, MA; Furniture, food- application process; funding from a variety of sources means it is not always available.

Catholic Charities, (978-740-6923) [Basic Needs Program](#); [List of pantries on the north shore](#) .Note that funds are variable and not always available.

Jewish Family and Children Services (781-647-5327) [Center for Basic Needs Assistance](#) (food, fuel, etc.)

[AgeSpan](#) (formerly **North Shore Elder Services**) (1-800-892-0890); AgeSpan is a private, nonprofit agency that serves as a resource connecting people of all ages and abilities and their caregivers with impartial information, quality services, and vigorous advocacy. 300 Rosewood Drive, Suite 200, Danvers, MA 01923; Email [here](#)

Disability Resource Center (978-741-0077) The Disability Resource Center (DRC) is a service and advocacy center run by and for people living with disabilities. The DRC supports people of all ages who have

any type of disability to live independently and participate fully in community life. Core services include information and referral, independent living skills training, peer counseling, advocacy and education, transition, and options counseling. Email [here](#); address: 27 Congress Street, Suite 107, Salem, MA 01970: Open: M-F 9 a.m.- 5 p.m.

[Social Security Office- Salem MA](#) (866-248-2394) M-F 9 am- 4 pm:
address: 35 Congress St. Suite 101, Salem, Massachusetts, 01970

[Department of Transitional Assistance-](#) (978- 825-7300, 8 a.m.- 5 p.m.)
Salem Department of Transitional Assistance (DTA) administers the Supplemental Nutrition Assistance Program (SNAP) and direct economic assistance (cash benefits) programs. Those served by the Department include children, elders, and people with disabilities. Transitional Assistance Offices are responsible for managing and monitoring the delivery of support services for individuals and their families who live in the towns covered by the respective TAO. Functions performed at an area office include case management and information and referral.

[Northeast Legal Aid- Lynn](#) (978-458-1465) Northeast Legal Aid (NLA) provides free civil legal services to low income and elderly residents of Essex County and Northern Middlesex County, Massachusetts. Services are provided in the areas of: public benefits, elder law, family law, housing and foreclosure prevention, consumer debt, veterans legal service, and community development. Hours: Mon-Thu 9 a.m.-5 p.m., Fri 9am-1pm; address: 181 Union Street, Suite 201A, Lynn, MA 01901;



Photos are Bud Orne painted rocks; cover is Abbot Hall and above is Old Town Hall.

This guide is a joint project of the League of Women Voters of Marblehead and the Marblehead Council on Aging. We thank Lisa Hooper, Director of the Marblehead Council on Aging and Sharon Doliber, COA Outreach Coordinator for content. It was produced as a supplemental resource for the program "Hidden Gems: Town Resources to Shrink Your Financial Footprint" featuring speakers Aleesha Benjamin, Lisa Hooper and Sharon Doliber.

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