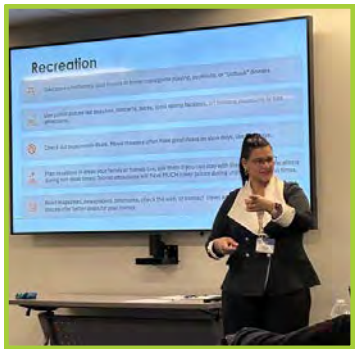
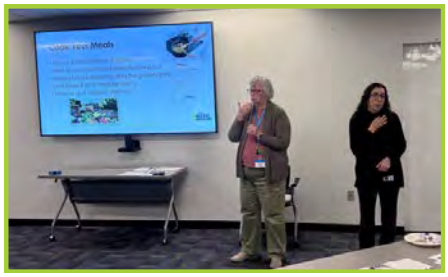
How to Save Money Workshop Recap

On Wednesday, October 21st, DHILS staff and consumers met, discussed and exchanged different ways to save money. Some tips included:

- Making a budget
- Reviewing your bank and credit card statements
- Cooking at home
- Using coupons
- Low-cost or free options for recreation
- Senior discounts
- How to save on personal care and clothing





ESWA Changes Name

Effective October 1, 2026, Elder Services of Worcester Area, Inc. (ESWA) has legally changed its name to:

Empowering Support for Wellness & Aging, Inc. (ESWA)

The organization will continue to serve the same service area and maintain all current contractual responsibilities and obligations.

Voice: (508) 798-0350 • Toll Free: (800) 570-4020 • VP: (508) 762-1164 • TTY: (508) 755-1003 • Fax: (508) 797-4015
18 Chestnut St. Suite 540, Worcester, MA 01608 • Website: youraccessadvocates.org

If you have an emergency
Call if you can.
Text if you can't.
New Message
X
To: 911
How to Text to 911:
1. Open the text messaging app
2. Type "911" in the "To" field
3. Text your location – address and name of town or city
4. Text your emergency
5. Stay connected, and follow the dispatcher's instructions.
Massachusetts
9-1-1
Help is at your fingertips.
EMERGENCY
mass.gov/e911
A message from the Executive Office of Public Safety and Security and the MA State 911 Department.

Fuel Assistance (HEAP)

Fuel Assistance [or the Home Energy Assistance Program (HEAP)]:

- helps homeowners and renters pay:
  - home heating bills and past due utility bill balances.
- is available for income-eligible households to help pay home heating bills with charges in November 1 – April 30 each year.

Federal funding cuts to this program have caused staffing shortages. Please expect delays with your applications' and payments' processing time. Also, typical annual fuel assistance benefits are MUCH lower this year due to the cuts. Heating-related emergencies will be taken care of first.

HEAP INCOME ELIGIBILITY
2025-2026

NUMBER IN HOUSEHOLD	ANNUAL INCOME	INCOME PAST 4 WEEKS
1	$51,777	$4,314
2	$67,709	$5,642
3	$83,641	$6,970
4	$99,573	$8,297
5	$115,504	$9,625
6	$131,436	$10,953

First-time Applicants can apply:

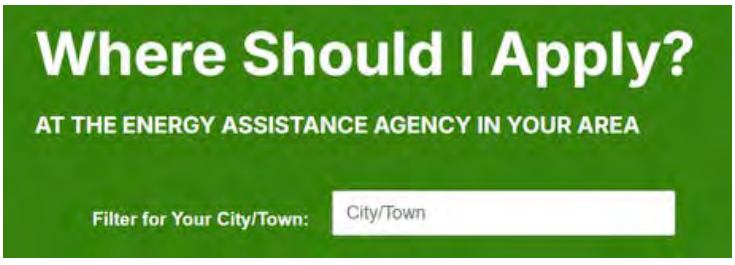
- Online
- In-Person
- Over the Phone

Returning Applicants:

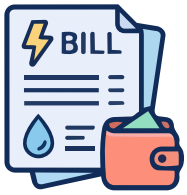
- Will get a paper application in the mail

Who do I contact?

To find the agency for your town, go to: **www.masscap.org/heatinghelpma**



Fuel Assistance Required Forms/Information



When you apply, you need to share:

- A copy of your current heating bill
- A Picture ID for the first applicant
- Qualified alien status or U.S. citizenship proof for everyone
- Current GROSS income (before taxes and other deductions) from all sources for all household members for the past 30 days (pay stubs from 4 weeks in a row if paid weekly, or 2 if paid bi-weekly)
- Award letter for Social Security, Disability, SSI, VA, Pensions or other fixed income sources; Or 1099 form(s)
- If getting child support, must fill-out that form and give backup documentation.
- Unemployment: monetary determination page
- Documentation for Interest Income of over $100 or more
- If self-employed, a signed copy of last year's full tax returns with all attachments. If self-prepared, a transcript will be requested.
- Rental Income: Last year's tax returns or housing cost deduction forms such as tax, water bill and insurance expenses and proof of rental income received.
- Household members 18 years and over who are students must give school documentation.
- If over 18, not a student, and you have no income, you must sign a no-income form.
- Current tenant profile - if you have a rental subsidy.

Tips for filling out your application online:

- When you start an online application, you can save your information and return to it another time.
- Include all household members on your application, including children. Your benefit is decided by the number of people living in your household and your total income.
- Be ready to upload documents from your phone, tablet or computer. Have them with you before you start the application. Missing information will delay applications. Complete applications are processed faster!
- Please **DON'T email** personal information or documents.

November 2026 Awareness

11/1 Native American Heritage Month

- Celebrates the diverse and rich culture, history, and traditions of Native people.
- Native American history includes a variety of many diverse groups and important leaders and people like Crazy Horse, Sitting Bull, Sacagawea, and Pocahontas.

11/1 National Brush [Your Teeth] Day

- The day after Halloween, which is the day the most candy is eaten in the USA.
- Brushing your teeth twice daily for 2 minutes is important for the prevention of cavities, bad breath and other oral diseases.

11/10 National Vanilla Cupcake Day

- Also called Fairy Cakes or Patty Cakes.
- Originally baked in heavy pottery cups.
- Earliest use of the word cupcake was in a cookbook from 1828.

11/15 American Recycles Day

- Reduce waste by reusing old items in new or the same ways - shop at thrift stores.
- Use reusable/refillable drinking bottles and cups to reduce how many 1-use plastic water bottle we use.

11/29 Small Business Saturday

- Shop small, local businesses where you work, live and play: online and brick-and-mortar stores!
- Supporting small businesses means you're supporting your local: economy, business, taxes, schools, and infrastructure.

your ACCESS ADVOCATES

DHHILS

Deaf and Hard of Hearing Independent Living Services

Worcester Parent Guide to Community Resources

CLICK HERE FOR ENGLISH GUIDE

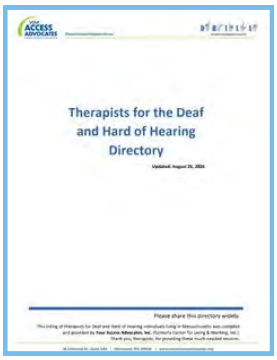
Missed a Newsletter?

Past issues are on our website!

CLICK HERE

Updated
Therapists for the Deaf and Hard of Hearing Directory

CLICK HERE



Questions? Contact your Skills Trainer

Joan Philip	*DHILS Director*	508-762-1165 (VP)
Priscilla Langone	*DHILS Administrative Assistant*	508-556-1600 (VP)
Ellen Perkins	*DHILS Asst. Manager/Hard of Hearing Skills Trainer*	508-502-7576 (Voice); 508-762-1354 (VP)
Rosemary Moreira	*Senior Deaf Skills Trainer (Full-time)*	508-762-1166 (VP)
Denise Paro	*Deaf Skills Trainer (Part-time)*	508-762-1021 (VP)
Calvin Calandra	*Deaf Skills Trainer (Part-time)*	508-762-1350 (VP)
Jennifer White-Jackson	*Deaf Skills Trainer (Part-time)*	774-569-1107 (VP)
Kim White	*Staff Interpreter*	508-755-1042 (Voice); 508-283-1036 (VP)

Contact Us

Videophone: 508-762-1164
TTY: 508-755-1003
www.youraccessadvocates.org

Deaf and Hard of Hearing Independent Living Services

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DHILS Group: https://www.facebook.com/groups/yaa.dhils/

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