



Franklin County Home Care's

# Consumer's Home Repair Guide



**Partner Agency**



COMMUNITY  
FOUNDATION  
OF WESTERN MASSACHUSETTS



# Welcome to Franklin County Home Care's Consumer's Home Repair Guide

82% of elders in Franklin County and the North Quabbin region own their homes. Homeowners' average income is \$13,000/ year, and people report that keeping their homes repaired, as well as safe and warm, is their biggest unmet need. Homeowners need resources to help them stay in their homes for as long as they choose. This Consumer's Home Repair Guide has many resources that may help. Renters can take advantage of these resources too.

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If you need help with this guide contact a Benefits Counselor for free assistance:  
email [info@fchcc.org](mailto:info@fchcc.org)  
or call 413-773-5555 or 978-544-2259  
during normal business hours.

To read more about becoming a Benefits Counselor go to:  
<http://www.fchcc.org/jobsvolunteers/benefits-counseling.html>

Funding to develop this guide to help people age 60 and older stay in their homes as long as possible, came from Community Foundation of Western Massachusetts. Ongoing support for the Benefits Counseling Program comes from the United Way of Franklin County.

Help us keep this guide current! If you note errors or omissions please let us know!  
[info@fchcc.org](mailto:info@fchcc.org)      413-773-5555      978-544-2259

*Updated January 2012*

# Home Repair: How to Find Contractors and Carpenters

1. Determine what work needs to be done. For a list of trades and how to check licensure information go to page 14 of this guide.
  2. Check with family and friends for the names of reliable contractors. Your town Council on Aging (COA) may have names of reliable workers. Find your COA contact information & suggested workers on pages 15-19 of this guide.
  3. Contact more than one professional (Three is best).
  4. Ask for written estimates.
  5. Get references - ask for a list of his/her three most recent projects with names, telephone numbers and addresses of the owners.
  6. Check the References!
  7. Ask for proof of Liability and Workers Compensation insurance.
  8. Before hiring anyone, you may contact your local consumer protection office. They help verify licensure information and complaints. Contact Northwestern District Attorney David E. Sullivan's Consumer Protection Division at 413-774-3186, or go to their website:  
<http://www.northwesternda.org/>
- For other local Massachusetts consumer programs go to [www.mass.gov](http://www.mass.gov) and search on "Consumer Protection".
9. Elders may ask for the professional to provide proof that he/she has passed a CORI (Criminal Offender Records Investigation).
  10. Registered Home Improvement Contractors are required by law to apply for building permits. A contractor who asks you to apply for the building permit may not possess a license or a registration.
  11. Pay as small a down payment as possible and do not pay all costs up front.
  12. Do not enter into any construction agreements without a written contract. If possible, get an attorney to review it. For tips on contracts go to page 12-13 of this guide.

# Home Repair: Finding Money

*For many jobs you will have to pay market rates on your own, but senior discounts MAY BE AVAILABLE. Make sure to ask for a senior discount.*

Possible sources of funding for major repairs, depending on income, are listed here. Benefits Counselors can help you apply. Contact them at [info@fchcc.org](mailto:info@fchcc.org) or by calling 413-773-5555 or 978-544-2259 during normal business hours.

Contact the Benefits Counseling Program if you need help with an internet search:  
[info@fchcc.org](mailto:info@fchcc.org) 413-773-5555 978-544-2259

**The Franklin County Housing and Redevelopment Authority (FCHRA)** administers a major deferred-payment, zero interest loans on behalf of several towns in Franklin County. The program goal is to enable low to moderate-income homeowners to access up to \$30,000 to bring their homes into compliance with local building codes, which includes insulation/ weatherization and elimination of lead-based paint hazards. To find towns eligible and for information go to their website: [www.fchra.org](http://www.fchra.org) or call 413 863-9781 ext. 132 or 121.

**The town of Greenfield Housing Rehabilitation Program** has deferred payment loans for income eligible town residents. For information contact the Dept. of Planning and Development at 413-772-1410 or email: [cd\\_administrator@greenfield-ma.gov](mailto:cd_administrator@greenfield-ma.gov)

**The town of Athol Housing Rehabilitation Program** has deferred payment loans for income eligible town residents. Funds may also be available for residents of Petersham, Phillipston, and Royalston. For information contact the Athol Dept. of Planning and Development at 978-575-0301 or email: [rehab@townofathol.org](mailto:rehab@townofathol.org)

**US Dept. of Agriculture (USDA) Loan or Grant:** Homeowners are eligible for a Section 504 Home Improvement Grant for up to \$7500 and/or a \$20,000 loan at 1% interest paid over 20 years, depending on income. Call USDA Rural Development 413-585-1000 X 4 or go to their website: [www.rurdev.usda.gov/ma](http://www.rurdev.usda.gov/ma)

**MASS SAVE Residential Heat Loans Energy Efficiency Upgrades** are available through Mass Save. Residential customers are eligible to apply for 0% loans up to \$25,000 with terms up to seven years. They require an energy assessment (audit) from MASS SAVE before the work is initiated, a contractors estimate, and loan application through participating banks. For more information and a list of banks go to <http://www.masssave.com/financing/>

**Low cost building supplies** are available from ReStore. Call 413-788-6900 or go to <http://www.restoreonline.org>

# Home Repair: Finding Money

**If you are eligible for fuel assistance, and you own your home,** you can also get help with heating system repairs or replacement through the Heating Energy Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP). Your fuel assistance agency will refer you to the HEARTWAP program if you qualify.

In Franklin County call Community Action, 413-774-2310 or go to their website <http://www.communityaction.us/home-energy-assistance.html>.

In Hampshire County, 1-800-370-0940.

In Worcester County to apply for Fuel Assistance contact the New England Farm Workers Union at 978-342-4520 or their website:

<http://www.partnersforcommunity.org/default/index.cfm/fuel-assistance/>

# Home Repair: Disability Modifications

**Pioneer Valley Planning Commission/RCAP Solutions** administer the State of Massachusetts' "Home Modification Loan Program." The State provides the funding for adaptations: ramps, chair and stair lifts, kitchen and bathroom modifications so a household member or renter with a disability can remain in his or her primary residence. For Franklin County call 413-781-7168; For Worcester County: 978-630-6725 or go to their website:  
[www.mass.gov/mrc/hmlp](http://www.mass.gov/mrc/hmlp)

**Stavros Center for Independent Living** serves as a major resource for people with disabilities. Through the "Home Sweet Home" program, they provide ramps plus other equipment, and many other support services. The ramp program is a coordinated effort of volunteers, donated funds and donated materials. 55 Federal Street, Greenfield, 413-774-3001, 1-800-804-1899 or [www.stavros.org](http://www.stavros.org)

**Massachusetts Assistive Technology Loan Program (ATLP)**, operated by Easter Seals, provides low-interest loans to qualified people with disabilities and their families to purchase assistive technology devices and services. If you are not eligible for home modifications under the HMLP, you can apply to the ATLP. Call 800-244-2756 ext.428 TTY 1-800-564-9700 or email: [MassATLoan@eastersealsma.net](mailto:MassATLoan@eastersealsma.net)

**New England INDEX** has a wealth of information for people with disabilities, their friends, families and the people who serve them. Information within this site focuses on Massachusetts. Call (617) 642-0248 or (800) 642-0249 and request a fact sheet entitled "Possible Financial Resources" or go to their website  
[www.DisabilityInfo.org](http://www.DisabilityInfo.org)

**Veterans Resources:** Veterans Administration has a "Specially Adapted Housing Program". Call (800) 827-1000 for information or go to their website:

<http://www.benefits.va.gov/homeloans.sah.asp>

**General information about federal VA benefits:** <http://vip.vba.va.gov/portal/VBAH/Home>

# Energy Efficiency: Weatherization

Weatherization is the practice of protecting a building from the elements, and of modifying a building to reduce energy consumption and optimize energy efficiency.

An Energy Audit is an assessment of what your home needs.

A good overall guide for energy saving information is available from Attorney General Martha Coakley's office. Go to [www.mass.gov/ago](http://www.mass.gov/ago) and search on "Energy Resource Guide".

MASS SAVE® offers free energy assessments and rebates sponsored by Massachusetts' gas and electric utilities and energy efficiency businesses. It includes Columbia Gas of Massachusetts, The Berkshire Gas Company, National Grid, New England Gas Company, and Western Massachusetts Electric Company.

MASS SAVE can provide 75% of cost of insulation and weatherization, energy efficiency upgrades, up to \$2000. Or, the program can provide a 0% interest loan for a new heating system that is up to 97% efficient. Call MASS SAVE HOTLINE: 1- 866-527-7283 or [www.masssave.com](http://www.masssave.com)

(In some cases Franklin County Home Care can provide the 25% matching money for insulation jobs. Check with Info & Referral at 413-773-5555 or 978-544-2259.)

Sandri Company works with MassSave. They provide free home energy assessments, air sealing and rebates. Inquire about their 3-step Energy Efficiency Program at 800-628-1900 or go to [www.sandri.com](http://www.sandri.com).

## Local Energy Committees

Each town in Massachusetts has an Energy Committee that works to promote energy efficiency. Some groups, such as Greening Greenfield are very active and have information to help you save money. Contact your town office for information.

Coop Power, a Franklin county membership network conducts energy audits, organizes "sweat equity" installations of solar hot water heaters, discounts on heating appliances and discounted bulk oil purchases. Call 413-772-8898 or 877-266-7543; [www.cooppower.coop](http://www.cooppower.coop) email: [info@cooppower.coop](mailto:info@cooppower.coop)

## Fuel Assistance programs

If you are eligible for fuel assistance, and you own your home, you can also get help with heating system repairs or replacement through the Heating Energy Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP). Your fuel assistance agency will refer you to the HEARTWAP program if you qualify. In Franklin County call Community Action, 413-774-2310 or <http://www.communityaction.us/home-energy-assistance.html>. In Hampshire County, 1-800-370-0940. In Worcester County to apply for Fuel Assistance contact the New England Farm Workers Union at 978-342-4520 or <http://www.partnersforcommunity.org/default/index.cfm/fuel-assistance/>.

Alternative Fuel information is available at the Massachusetts Division of Energy and Environmental Affairs. Call 317-626-1000 or go to [www.mass.gov](http://www.mass.gov) and search on Division of Energy and Environmental Affairs.

Wind Energy information can be found through the Massachusetts Dept. of Energy and Environmental Affairs at [Click here](#) to go to [www.mass.gov](http://www.mass.gov) and search on Department of Energy and Environmental Affairs.

**Solar Energy technologies** are broadly characterized as either passive solar or active solar depending on the way they capture and convert it. Go to [www.mass.gov](http://www.mass.gov) and search on solar energy technology.

**Bio-Mass (such as Woodstove and Pellet Stove) Installations.** Information about heating your home with a wood burning appliance is available at their website: <http://www.mass.gov/dep/air/community/burnwood.htm>. In Franklin County contact Bernardston Farmer's Supply, 413-648-9311; Sandri Companies, 413-772-2121; Coop Power Cooperative, 877-266-7543.

# Energy Efficiency: Rebates and Incentives

**MASS SAVE®** offers rebates sponsored by Massachusetts' gas and electric utilities and energy efficiency businesses. It includes Columbia Gas of Massachusetts, The Berkshire Gas Company, National Grid, New England Gas Company, and Western Massachusetts Electric Company. Call MASS SAVE HOTLINE: 1- 866-527-7283 or go to [www.masssave.com](http://www.masssave.com)

**DSIRE** is a website funded by the U.S. Department of Energy. It is a comprehensive source of information on state, local, utility and federal incentives and policies that promote renewable energy and energy efficiency. Go to <http://dsireusa.org/>. If you need help doing a computer search, contact the Benefits Counseling program at FCHCC at [info@fchcc.org](mailto:info@fchcc.org) or by phone 800-732-4636; 413-773-5555; or 978-544-2259.

**Utility Programs offer discount programs.** You automatically qualify for discounts if you receive food stamp benefits, MassHealth, SSI, fuel assistance, veterans'services. These discounts can save you 20 -35% on each bill. Look on your utility bill for the Customer Service number. You may also call the Consumer Division of the Department of Public Utilities at 1-877-886-5066.

**State Sponsored Rebates and Incentives** can be found through the Massachusetts Division of Energy and Environmental Affairs. Call 317-626-1000 or click here to go [www.mass.gov](http://www.mass.gov) and search on Division of Energy and Environmental Affairs. Then search on state sponsored rebates and incentives.

# Other Resources to Save Money

## **SNAP/Food Stamps**

Supplemental Nutrition Assistance Program/SNAP (formerly the Food Stamps Program) is provided by the federal government and administered by DTA. At the check-out counter, the Electronic Benefit Transfer (EBT) card, which works like a debit card, is used by many elders to assist them in making ends meet. There are several ways to apply for SNAP benefits: You can apply on line at <http://www.mass.gov/snap>. The Food Bank of Western Mass ([www.foodbankwma.org](http://www.foodbankwma.org)) and the Franklin County Home Care Benefits Counselors ([info@fchcc.org](mailto:info@fchcc.org) or 413-773-5555 or 978-544-2259) can assist with applications.

**Brown Bag: Food for Elders** supplies nutritious groceries. Monthly distributions take place in local communities. The Brown Bag program is for elders over the age of 55 who meet certain income guidelines. People who qualify for SSI, Medicaid, Fuel Assistance or Veteran's Aid, probably qualify to receive Brown Bag monthly groceries, but many other people qualify, too. For more information about eligibility or to apply for Brown Bag, please call The Food Bank at 413-247-9738 or 1-800-247-9632. The application process is simple and can be completed over the phone. Call the Brown Bag department at 413-247-9738 for additional information. Read more at [www.foodbankwma.org](http://www.foodbankwma.org).

**Energy Savings Accounts** are available at some banks. Fixed-Rate Energy savings accounts have a higher interest rate than regular savings account. Pre-Paid Oil Loans or Low Interest Energy loans may be available. Contact your local bank.

**MassResources.org** is an online resource for Massachusetts residents in need of basic services. Go to <http://www.massresources.org/> and find out about energy & utility assistance, food programs, home care, legal assistance and more. For help using the site, contact the Benefits Counseling Program at 413-773-5555 or email [info@fchcc.org](mailto:info@fchcc.org)

**Veteran's Benefits may help.** Contact a Veterans' Agent in Greenfield at 413-772-1571; other Franklin County towns call 413-863-3205; in the North Quabbin region call 978-249-6935. General information is available at <https://vip.vba.va.gov/portal/VBAH/Home>

**Mass211 Information** on all health and human service resources can be found at Mass211. Dial 211 or go to <http://mass211help.org/>

# Emergency Resources

## **Community Action Resource Centers**

If you are low income, the Community Action Resource Center ([www.communityaction.us](http://www.communityaction.us)) may be able to assist you. In Franklin County Call 413-475-1570 or 1-800-370-0940. In the North Quabbin area call 978-544-8091.

In Athol, Royalston, Phillipston, Petersham: New England Farm- Workers Council may be able to help low income consumers. Call 978-342-4520.

**Citizen's Energy Co.** created by Joe Kennedy, provides one free emergency oil delivery. Please do an application in advance. Call in November for an application. Income guidelines apply. Call 1-877-563-4645 (1-877-JOE 4-OIL). Check <http://www.citizensenergy.com> for updates.

**Citizens Energy/Distrigas Heat Assistance Program (CEDHAP)** gives a \$150 utility bill credit to eligible households who heat with natural gas. For application call 866-427-9918.

**The Salvation Army Service Centers** provide access to the Massachusetts Good Neighbor Fund for emergency fuel. Funds are for those who do not qualify for fuel assistance. Please call 1-800-262-1320 (if you are in area code 413) or 1-800-334-3047 (if you are in any other MA area code).

**RAFT Program** may also have emergency heat resources for two-person households, one with disabilities. Call 413-863-9781 X150, 151. For a similar Worcester County Athol-area program, call Warren Welch, Planning Dept. 978-575-0301.

**TRIAD**, sponsored the Franklin County Sheriff's Office, works with local Police Departments and Fire Departments. They alert seniors to current scams, inspect homes and install safety equipment, provide equipment to aid mobility, give information on tax abatements and deferments and offer support to help elders conserve resources and stay warm. In Franklin County, you can reach them at 413-774-4726.

**Franklin County Home Care Corporation Information and Referral Service** may be able to help low income elders in an emergency. Contact: 413-773-5555; 978-544-2259; 800-732-4636. Or email [info@fchcc.org](mailto:info@fchcc.org)

## **Safety is your right!**

**The Protective Services & Elder at Risk Program serves elders in crisis. If you believe an elder is being neglected or self-neglecting, we can help. Please call our Protective Service program during normal business hours at 413-773-5555 or 978-544-2259 or 800-732-4636. The 24 hour hotline is open from 5 pm to 9 am Monday through Friday and all day on weekends & holidays at 1-800-922-2275.**

# Notes

# Contracts

All contracts over \$1,000 (One Thousand Dollars) must be in writing.

- A list of specifics of your job, such as the brand names of supplies, type and quantity of materials to be installed, etc.
- If subcontractors are used, the details of this subcontracting should be outlined.
- Cleanup, debris, and hazardous waste removal and safety clean up of the job site.
- Any warranties provided under contract.
- Securing any necessary building permits with your city or town.

## **MORE DETAILED INFORMATION:**

The law requires the following **FOURTEEN** items to be included in any contract between the homeowner and registered home improvement contractor in all contracts for home improvement work subject to the state law, MGL c 142A.

1. The complete agreement between the contractor and the owner and a clear description of any other documents which are part of the agreement.
2. The full names, federal I.D. number (if applicable), addresses (NOT P.O. Box numbers), of the parties, the contractor's registration number, the name(s) of the salesperson(s) involved, if any and the date the contract was executed by the parties.
3. The date on which the work is scheduled to begin and the date the work is scheduled to be substantially completed.
4. A detailed description of the work to be done and the materials to be used.
5. The total amount agreed to be paid for the work to be performed under the contract.
6. A time schedule of payments to be made under the contract and the amount of each payment stated in dollars, including all finance charges, if any. Any deposit required to be paid in advance of the start of the work SHALL NOT EXCEED one-third of the total contract price or the actual cost of any material or equipment of a special order or custom made nature, which must be ordered in advance of the start of the work to assure that the project will proceed on schedule. No final payment shall be demanded until the contract is completed to the satisfaction of all parties.
7. All parties must sign the contract.
8. There shall be a clear and conspicuous notice stating:
  - a. That all home improvement contractors and subcontractors shall be registered and that any inquiries about a contractor or subcontractor relating to a registration should be directed to:

**Registration Division, Program Coordinator**  
**One Ashburton Place Room 1301**  
**Boston, Ma 02108**  
**Tel: (617) 727-3200 ext. 25239**

8.
  - b. The contractor's registration number must be on the first page of the contract
  - c. the homeowners three day cancellation rights under MGL c 93 s 48; MGL c 140D s 10 or MGL c 255D s 14 as may be applicable.
  - d. All warranties on the owner's rights under the provisions of 780 CMR R6 and MGL c 142A
  - e. In ten point bold type or larger, directly above the space provided for the signature, the following statement:

**DO NOT SIGN A CONTRACT IF THERE ARE ANY BLANK SPACES.**

- f. Whether any lien or security interest is on the residence as a consequence of the contract.
9. An enumeration of such other matters upon which the owner and contractor may lawfully agree.
10. Any other provisions otherwise required by the applicable laws of the Commonwealth.
11. Permit Notice: Every contract shall contain a clause informing the owner of the following:
  - a. any and all necessary construction-related permits;
  - b. that it shall be the obligation of the contractor to obtain such permits as the owner's agent.
  - c. that owners who secure their own construction-related permits or deal with unregistered contractors shall be excluded from access to the Guarantee Fund.
12. Acceleration of payment: No contract shall contain an acceleration clause under which any part or all of the balance not yet due may be declared due and payable because the holder deems himself to be insecure. However, where the contractor deems himself to be insecure he may require as a prerequisite to continuing said work that the balance of funds due under the contract, which are in possession of the owner, shall be placed in a joint escrow account requiring the signatures of the home improvement contractor and the owner for withdrawal.
13. No work shall begin prior to the signing of the contract and transmittal to the owner of a copy of such contract.
14. Arbitration: If the contractor determines that in the event of a dispute, the contractor wishes the dispute to be settled by arbitration, this fact must be signified on the contract and both the contractor and owner shall sign this clause separately. The following format is acceptable (in 10 point type or larger):

“The contractor and the homeowner hereby mutually agree in advance that in the event that the contractor has a dispute concerning this contract, the contractor may submit such dispute to a private arbitration service which has been approved by the Office of Consumer Affairs and Business Regulation and the consumer shall be required to submit to such arbitration as provided in MGL c 142A.

Owner: \_\_\_\_\_

Contractor: \_\_\_\_\_

NOTICE: The signatures of the parties above apply only to the agreement of the parties to alternate dispute resolution initiated by the contractor. The owner may initiate alternative dispute resolution even where this section is not signed separately by the parties.”

*(Information for this contract information is taken from the State of Massachusetts Web site & FCHCC)*

# List of Trades

Trades may include:

- Acoustic Ceiling
- Alternative Heating/Energy—Solar Hot Water or Photo-voltaics or Geothermal
- Bio/Environmental Hazards—mold, lead, asbestos remediation
- Carpentry
- Concrete/Masonry
- Drywall/Sheet Rock
- Electric
- Energy Retrofitting
- Flooring
- Fencing
- Finish Carpentry/Cabinet Making
- Glass
- Insulation
- Overhead Doors (garage)
- Painting—exterior
- Painting/Wall Treatments—interior
- Paving
- Pest Control
- Plumbing
- Roofing
- Security/Alarm Systems
- Siding
- Sound Systems
- Tile
- Tree Service
- Weatherization

*Thanks to Renaissance Builders for preparing this list for us.*

Licensure and consumer protection information about tradespeople is available through [www.mass.gov](http://www.mass.gov). Direct links are available below. Or call the Division of Professional Licensure at 1-617-727-3074.

**General Contractors** coordinate other trades as needed. Home Improvement Contractor's license, Liability and Worker's Compensation Insurance are required under state law. Go to <http://www.mass.gov/ocabr/consumer/home-improvement-contract/>

**Plumbers, Electricians & HVAC** (Heating or Air Conditioning) These trades are required to be licensed or work under direct supervision of a licensed person.

For Plumbers go to

<http://license.reg.state.ma.us/loca/locaCity.asp?profession=Plumber>

or Telephone the Division of Professional Licensure at 617-727-3074 for other trades.

For Electricians go to

<http://license.reg.state.ma.us/loca/locaCity.asp?profession=Electrician>

or call the Division of Professional Licensure at 617-727-3074

**Carpenters** provide all types of carpentry, including weatherization. It is advisable to hire a carpenter with a Construction Supervisor's License and liability insurance, but individuals are not currently required to be licensed under state law.

Handypersons are carpenters (licensed or unlicensed) who do only small jobs.

# **Councils on Aging**

Councils on Aging and Senior Centers may be able to help. Find your town alaphetically below

## **Ashfield**

- Shelburne Council on Aging, 413-625-2502 ask for Jackie Stanford

## **Athol**

- Council on Aging, 978-249-8986, ask for Cathy Savoy, or for major housing rehabilitation, contact Warren Welch, Athol Planning, 978-575-0301

## **Bernardston**

- Council on AGing 413-648-5413
- Please, check Mass. contractor's list.

## **Charlemont**

- Charlemont Council on Aging, 413-339-4201 (leave message)

## **Colrain**

- Shelburne Council on Aging, 413-625-2502, ask for Jackie Stanford

## **Conway**

- Conway Council on Aging, 413-369-4284, ask for Pat Lynch

## **Deerfield**

- South County Senior Center, 413-665-2141
- Please, check Mass. contractor's list.

## **Erving**

- Council on Aging, 413-423-3308, ask for Polly Kiely

## **Gill**

- Gill-Montague Senior Center, 413-863-4500, ask for Roberta Parker

## **Greenfield**

- Council on Aging 413-772-1517
- Please, check Mass. contractor's list.

## **Hawley**

- Call Charlemont Council on Aging, 413-339-4201 (leave message)

## **Heath**

- Senior Center, 413-337-8558, ask for Eileen Tougas

## **Leverett**

Council on Aging, [coa@leverett.ma.us](mailto:coa@leverett.ma.us)

- Please, check Mass. contractor's list.

## **Leyden**

- Please, check Mass. contractor's list.

## **Monroe**

- Call Charlemont Council on Aging, 413-339-4201 (leave message)

## **Montague**

- Montague-Gill Senior Center, 413-863-4500, ask for Roberta Parker

## **New Salem**

- Please, check Mass. contractor's list.

## **Northfield**

- Council on Aging, 413-498-2901 Ext 14 or 413-498-2186
- Please, check Mass. contractor's list.

## **Orange**

- Orange Senior Center, 978-544-1113, or 3691, ask for Cliff Fournier

## **Petersham**

- Athol Area Council on Aging, 978-249-8986, ask for Cathy Savoy or for major housing rehabilitation contact Warren Welch, Athol Planning, 978-575-0301

## **Phillipston**

- Athol Area Council on Aging, 978-249-8986, ask for Cathy Savoy or for major housing rehabilitation contact Warren Welch, Athol Planning, 978-575-0301

## **Rowe**

- Rowe Council on Aging, 413-339-5520, ask for Sandy Daviau or 413-339-4201 (leave message)

## **Royalston**

- Athol Area Council on Aging, 978-249-8986, ask for Cathy Savoy or for major housing rehabilitation contact Warren Welch, Athol Planning, 978-575-0301

## **Shelburne**

- Shelburne Council on Aging, 413-625-2502, ask for Jackie Stanford

## **Shutesbury**

- Shutesbury Council on Aging, 413-259-1371, ask for Muriel Gross

## **Sunderland**

- South County Senior Center, 413-665-2141
- Please, check Mass. contractor's list.

## **Warwick**

- “Warwick Helping Hands” 978-544-6900 ask for Carol Foote

## **Wendell**

- Council on Aging, byronr5743@aol.com
- Please, check Mass. contractor's list.

## **Whately**

- South County Senior Center, 413-665-2141
- Please, check Mass. contractor's list.

# Notes

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