



# Consumer's Home Repair Guide 2021



(Revised August 2021)

# Welcome to LifePath's Consumer's Home Repair Guide

This **Consumer's Home Repair Guide** has many resources that may help. Renters can take advantage of these resources, too.

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# **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 17 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 and suggested workers on pages 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: [www.northwesternnda.org](http://www.northwesternnda.org). For other local Massachusetts consumer programs, go to [www.mass.gov](http://www.mass.gov) and search for “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 pages 14 of this guide.

# Finding Money

**For many jobs, you will have to pay market rates on your own. However, senior discounts may be available. Make sure to ask for a senior discount.**

Following are possible sources of funding for major repairs. You will need to contact each agency in order to discuss eligibility criteria. Types of repairs might include chimney and foundation repair; lead paint/asbestos removal; septic system repair/replacement; roof repair/replacement; storm window replacement; bathroom repair; joists; burner/furnace replacement; pumps; ceiling/wall repair; doors; sills; weatherization in addition to other code related repairs.

## **Franklin County Regional Housing and Redevelopment Authority (FCRHRA)**

The FCRHRA administers deferred-payment, zero interest loans on behalf of most towns in Franklin County. The program goal is to enable low to moderate-income homeowners to access up to \$35,000 in order to bring their homes into compliance with local building codes, which includes insulation/ weatherization and elimination of lead-based paint hazards. To find a list of eligible towns, or to find out more information, visit their website <https://fcrhra.org/>, or call 413-863-9781. If your town is not on the FCRHRA eligibility list, contact your Town Administrator to see if local funds are available.

## **The Town of Greenfield Housing Rehabilitation Program**

The Greenfield Housing Rehabilitation Program has deferred payment loans for income eligible town residents to fix code compliance issues (bathroom repair, furnace replacement, chimneys, pumps, septic, foundation, roofs, insulation, handicap accessibility, etc.). For information, contact the Department of Planning and Development at 413-772-1548 ext. 4 or [HousingRehab@greenfield-ma.gov](mailto:HousingRehab@greenfield-ma.gov)

## **The Town of Athol Housing Rehabilitation Program**

The Athol Housing Rehabilitation Program has deferred payment loans for income-eligible town residents. For information, contact the Athol Department of Planning and Development at 978-721-8500 x518 or go to the website [www.athol-ma.gov](http://www.athol-ma.gov)

For assistance with septic system repairs, contact the Athol Board of Health at 978-721-8500.

## **US Department 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. For more information, if you live in Franklin County call USDA Rural Development 413-585-1000 ext. 100 and if you live in Worcester County 508-829-4477 x 4. You can also visit the website, which is

<https://www.rd.usda.gov/>

## **MASS SAVE Residential Heat Loans Energy Efficiency Upgrades**

From the attic to basement, Mass Save is here to help you with your home energy upgrades. The Mass Save® HEAT Loan offers interest-free financing opportunities up to \$25,000 for energy-efficient home upgrades like heating and water heating equipment, central A/C and heat pumps, insulation and more.

To get started, call Mass Save at 866-527-SAVE or 800-666-3303 to schedule a Home Energy Assessment. A Mass Save representative will provide information to opportunities to improve your efficiency and where financing can help.

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

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

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

## **ReStore**

Low cost building supplies may be available from ReStore. For more information on ReStore in the Pittsfield area, visit [berkshirehabitat.org/restore](http://berkshirehabitat.org/restore) and for information on ReStore in the Springfield area, visit [ecobuildingbargains.org](http://ecobuildingbargains.org)

## **Heating Energy Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP)**

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 at 413-774-2310 or go to their website: [www.communityaction.us/home-energy-assistance](http://www.communityaction.us/home-energy-assistance).
- To apply for Fuel Assistance in Worcester County, contact the New England Farm Workers Council, Inc. (NEFWC) at 978-342-4520 or visit their website: [www.partnersforcommunity.org/default/index.cfm/fuel-assistance](http://www.partnersforcommunity.org/default/index.cfm/fuel-assistance).

## **Disability Modifications**

### **Pioneer Valley Planning Commission/RCAP Solutions**

The Pioneer Valley Planning Commission/RCAP Solutions administers the State of Massachusetts' Home Modification Loan Program. The State provides the funding for the following adaptations: ramps, chair and stair lifts, and kitchen and bathroom modifications so a household member or renter with a disability can remain in his or her primary residence. PVPC is the direct administrator of this program for all of Berkshire and Franklin County and portions of Hampshire and Hampden County. Call the PVPC at 413-781-6045 or visit their website at [www.pvpc.org/projects/home-modification-loan-program-hmlp](http://www.pvpc.org/projects/home-modification-loan-program-hmlp); for Worcester

County, call RCAP Solutions at 800-488-1969 or visit their website at <http://www.rcapsolutions.org>

### **Stavros Center for Independent Living**

Stavros serves as a major resource for people with disabilities. Through the Home Sweet Home program, they provide ramps and other equipment, as well as many other support services. The ramp program is a coordinated effort of volunteers, donated funds and donated materials which helps keep costs to a minimum. Stavros also has a Building Services program that can provide a skilled team of design and building professionals for any home modification project. Contact Home Sweet Home or Building Services (210 Old Farm Road, Amherst) at 413-256-0473. For more information, call 1-800-804-1899, or go to their website: [www.stavros.org](http://www.stavros.org)

### **Massachusetts Assistive Technology Loan Program (ATLP)**

Operated by Easter Seals, the ATLP Loan Program provides low-interest loans to qualified people with disabilities and their families to purchase assistive technology devices and services such as hearing aids, computers with special programs, flashing doorbells, electric wheelchairs or scooters, adapted vehicles, ramps, stair lifts, memory enhancements aids, print magnifiers, etc. The program offers better interest rates than a traditional bank loan, and repayment lengths are based on the expected useful life of the device purchased. For example, most loans for computers are repaid in three years, while vehicle modification loans can be repaid over a much longer time. This allows you to keep lower monthly payments by stretching them over longer periods. The program staff is trained in helping people through the loan process, if that is requested. If you are not eligible for home modifications under the Home Modification Loan Program (HMLP) you can apply to the ATLP. Call 800-244-2756 ext. 428, TTY 800-564-9700, or go to [www.massalternativefinance.org](http://www.massalternativefinance.org) or email [info@massatloan.org](mailto:info@massatloan.org)

## **New England INDEX**

New England INDEX has a wealth of information for people with disabilities, their friends, families, and the people who serve them. Call 800-642-0249 and request a fact sheet entitled “Possible Financial Resources”, or visit their website: [www.disabilityinfo.org](http://www.disabilityinfo.org)

## **Veterans Resources**

The Veterans Administration has a Specially Adapted Housing Program. Call 800- 827-1000 for information, or visit their website: [www.benefits.va.gov/homeloans/index.asp](http://www.benefits.va.gov/homeloans/index.asp)

# **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 Maura Healey’s office. Go to <https://www.mass.gov/orgs/office-of-attorney-general-maura-healey> and search for “Energy Resource Guide”.

## **MASS SAVE Residential Heat Loans Energy Efficiency Upgrades**

Mass Save will conduct a free energy audit to assess your home’s weatherization needs. Mass Save provides 75% of the funding to insulate your home and the opportunity to access 0% interest loans for additional energy efficient upgrades. Call or visit the appropriate website for more information.

Toll Free: (866) 527-7283 or (800) 666-3303



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

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

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

[www.ColumbiaGasMA.com](http://www.ColumbiaGasMA.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.

Co-Op Power is a MASS SAVE-certified Home Performance Contractor and Independent Insulation Contractor. Their trained energy coaches can help secure no interest loans, rebates, and grants to improve the energy efficiency of your home. They conduct energy audits, organize “sweat equity” installations of solar hot water heaters, and provide information on discounted heating appliances and bulk oil purchases. Call 877-266-7543 or visit their website for more information: <https://www.cooppower.coop/> (click on the link for energy efficiency).

## 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 at 413-774-2310, or visit their website: <https://www.communityaction.us/home-energy-assistance> In Hampshire County, call 800-370-0940.
- In Worcester County, contact the New England Farm Workers Union at 978-342-7025 x 4 or visit their website: <http://www.partnersforcommunity.org/default/index.cfm/fuel-assistance/>

## **Alternative Fuel Information**

Information is available at the Massachusetts Division of Energy and Environmental Affairs. Call 317-626-1000 or go to <https://www.mass.gov/> and search for “Division of Energy and Environmental Affairs”.

## **Wind Energy Information**

Information can be found through the Massachusetts Department of Energy and Environmental Affairs. Visit <https://www.mass.gov/> and search for “Department of Energy and Environmental Affairs”.

## **Solar Energy Technologies**

Solar energy technologies are broadly characterized as either passive solar or active solar, depending on the way they capture and convert sunlight. For more information, go to <https://www.mass.gov/> and search for “solar energy technology”.

## **Community Woodstove Change-Out**

Information about heating your home with a wood-burning appliance is available at the following website: <https://www.masscec.com/get-clean-energy/residential> Any Massachusetts resident with a non-EPA certified woodstove can save money and improve home air quality with a cleaner, more efficient woodstove model. Homeowners that install woodstoves in 2021 are eligible for a 26% federal tax credit. The federal tax credit will remain at 26% in 2021 and 2022, and then decrease to 22% in 2023. To be eligible for the federal tax credit, biomass-fueled heaters must have a thermal efficiency of at least 75% per the higher heating value (HHV).

- In Franklin County, contact Sandri Energy, 413-364-3217; In Worcester County, contact Higgins Energy Alternatives, 978-355-6343 or Baystate Stove Shop, 978-928-1141; Coop Power Cooperative, 877-266-7543

## **Rebates and Incentives**

### **MASS SAVE**

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 Eversource Electric Company. Call the MASS SAVE hotline at 866-527-7283, or visit <https://www.masssave.com/>

### **DSIRE**

DSIRE is a website funded by the U.S. Department of Energy. It is a comprehensive source of information on local, state, and federal incentives and policies that promote renewable energy and energy efficiency. Visit <https://www.dsireusa.org/> for more information.

### **Utility Discount Programs**

You automatically qualify for discounts if you receive food stamp benefits, MassHealth, SSI, fuel assistance or veterans' services. These discounts can save you 20–35% on each bill. Look on your utility bill for the Customer Service number. You can call and request an application for the residential discount rate, or if you are already receiving benefits, request an "On Demand" discount. You may also call the Consumer Division of the Department of Public Utilities at 877-886-5066.

### **State Sponsored Rebates and Incentives**

State Sponsored Rebates and Incentives can be found through the Massachusetts Division of Energy and Environmental Affairs. Call 617-626-1000 or visit <https://www.mass.gov/> and search for "Massachusetts state sponsored rebates and incentives".

# **Other Resources to Save Money**

## **SNAP/Food Stamps**

Supplemental Nutrition Assistance Program (formerly the Food Stamps Program) is provided by the federal government and administered by the Department of Transitional Assistance (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 <https://www.mass.gov/snap-benefits-formerly-food-stamps> or by contacting the Food Bank of Western Mass at [www.foodbankwma.org/](http://www.foodbankwma.org/) or calling 800-247-9632. If more assistance is needed, LifePath's Benefits Counseling Program is available to assist. Call the Information & Caregiver Resource Center at 413-773-5555 or 978-544-2259, extension 1230 to request a referral to the Benefits Counseling Program. Another good resource is the Seniors Assistance Office (administered by Department of Transitional Assistance) which can be reached by calling 1-833-712-8027.

## **Brown Bag: Food for Elders**

The Brown Bag program supplies nutritious groceries. Monthly distributions take place in local communities. The Brown Bag program is for individuals over the age of 55 who meet certain income guidelines. People who qualify for SSI, Medicaid, Fuel Assistance or Veteran's Aid likely qualify to receive Brown Bag monthly groceries, but many other people qualify as well. For more information about eligibility, or to apply for Brown Bag, please call the Food Bank at 413-247-9738 or 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 <https://www.foodbankwma.org/get-help/brown-bag-food-for-elders/>

## Energy Savings Accounts

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.

## H.O.M.E. (Alternatives to a Reverse Mortgage)

Homeowner Options for Massachusetts Elders (H.O.M.E.) is a charitable nonprofit agency that provides a wide-range of services geared at protecting the home equity of low and moderate-income elders (age 60 or older or age 50 and over if in jeopardy of losing your home). Service options include finding ways to pay for home repairs and home modifications so that elders can 'age in place'. Visit: [elderhomeowners.org](http://elderhomeowners.org) or call 800-583-5337

## Veteran's Benefits

If you are a veteran or a widow/widower of a veteran, help may be available from the Veteran's Resource & Referral Centers. Referral Centers provide a single-source site for help in the areas of housing (including home repair), supplemental financial assistance, and reimbursement for medical expenses. Veterans who are income-eligible for fuel assistance may get an additional \$500 of fuel assistance. Contact a Veterans' Agent by calling the Upper Pioneer Valley Veterans Services District, which serves all Franklin County towns, at 413-772-1571; in Worcester County towns, contact the Northeast Quabbin Veteran's Services District at 978-249-6935. For general information, go to: <https://lgy.va.gov/lgyhub/>.

## Mass 2-1-1

The Mass 2-1-1 directory is an information resource for emergency food, rent, help paying your heating and utility bills, and many additional health and human service resources. Dial 211 or visit <https://mass211.org/>.

## **MassOptions**

MassOptions is a free referral service for elders, individuals with disabilities, caregivers, and family members looking to get information about and referral to community services and supports in Massachusetts. For more information call 1-844-422-6277 or visit <https://www.massoptions.org/massoptions/>

## **Tax Credits**

There are several ways homeowners can reduce real estate and personal property tax. Contact your town's Board of Assessors for more information. If you are 65 years of age or older and own or rent residential property in Massachusetts, find out if you are eligible for the Circuit Breaker Tax Credit. For more information, go to: <https://www.mass.gov/service-details/senior-circuit-breaker-tax-credit>

## **Emergency Resources**

### **Community Action Resource Centers**

If you are low income, the Community Action Resource Center

[www.https://www.communityaction.us/.us](https://www.communityaction.us/.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, and Petersham, call New England Farm Workers Council, 978-342-4520, or the Montachusett Opportunity Council, 978-342-7025, as they may be able to help low income consumers.

### **Citizens Energy/Distrigas Heat Assistance Program (CEDHAP)**

Citizens Energy gives a \$150 utility bill credit to eligible households who heat with natural gas. For applications, call 866-427-9918.

## **The Salvation Army Service Centers**

The Salvation Army provides access to the Massachusetts Good Neighbor Energy Fund for emergency fuel. Funds are for those who do not qualify for fuel assistance. Other services include access to the Emergency Food Pantry and a Clothing Voucher. Please call 800-262-1320 if you are in area code 413, or 800-334-3047 if you are in any other Massachusetts area code.

## **RAFT Program**

The RAFT Program provides short term limited financial assistance to stabilize a housing situation created by some type of unexpected triggering event. Elders, unaccompanied youth, people with disabilities and other households with minor children can apply. Funds may be used for security deposits, first/last month's rent, moving expenses, utility arrears, rent arrears, mortgage arrearage, etc. Call 413-863-9781 ext. 150 or 151. For a similar program in Worcester County call 978-575-0301 x 8.

## **TRIAD**

Sponsored by the Franklin County Sheriff's Office, TRIAD 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.

## **LifePath's Information and Caregiver Resource Center (ICRC)**

ICRC may be able to help low income elders in an emergency. Contact: 413-773-5555, 978-544-2259, or 800-732-4636, or email [info@lifepathma.org](mailto:info@lifepathma.org)

# **Extra Resources**

## **Contract Information**

- All contracts over \$1,000 must be in writing.
- A list of specifics regarding your job must be included, such as the brand names of supplies, the type and quantity of materials to be installed, etc.
- If subcontractors are used, the details of this subcontracting should be outlined.
- Debris and hazardous waste removal, as well as safety clean-up of the job site, should be specified.
- Any warranties provided under contract should be specified.
- Secure any necessary building permits with your city or town.

## **IMPORTANT INFORMATION REGARDING CONTRACTS:**

The law requires that the following fourteen items are 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 contractors 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 at 617-727-3200 ext. 25239
  - b. The contractor's registration number must be on the first page of the contract.
  - c. The homeowner's 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/herself to be insecure. However, where the contractor deems himself/herself to be insecure, he/she may require as a prerequisite to continue 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.”

# 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

Licensure and consumer protection information about tradespeople is available through

<https://www.mass.gov/>

Direct links are available below. Call the Division of Professional Licensure at 617-727-3074 for further information.

## **General Contractors**

Contractors coordinate other trades as needed. A Home Improvement Contractor's license and Liability and Worker's Compensation Insurance are required under state law. Go to [www.mass.gov/ocabr/consumer/home-improvement-contract](http://www.mass.gov/ocabr/consumer/home-improvement-contract) for more information.

## **Plumbers, Electricians & HVAC (Heating or Air Conditioning)**

These trades are required to be licensed or work under direct supervision of a licensed person. To do this go to <https://www.mass.gov/division-of-professional-licensure-check-a-license> or contact the Division of Professional Licensure at 617-727-3074.

## **Carpenters**

Carpenters will 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**

### **Ashfield**

Shelburne Council on Aging, 413-625-2502

### **Athol**

Athol Council on Aging, 978-249-8986

### **Bernardston**

Bernardston Council on Aging, 413-648-5413

**Charlemont**

Charlemont Council on Aging, 413-339-4201

**Colrain**

Colrain Council on Aging, 413-624-8818

**Conway**

Conway Council on Aging, 413-369-4284

**Deerfield**

South County Senior Center, 413-665-2141

**Erving**

Erving Council on Aging, 413-423-3649

**Gill**

Gill-Montague Senior Center, 413-863-4500

**Greenfield**

Greenfield Council on Aging, 413-772-1517

**Hawley**

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

**Heath**

Heath Council on Aging, 413-337-4934

**Leverett**

Leverett Council on Aging, 413-548-9410

**Leyden**

Leyden Council on Aging, 413-774-4111 x1 (leave message)

**Monroe**

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

**Montague**

Montague-Gill Senior Center, 413-863-4500

**New Salem**

New Salem Council on Aging, 978-544-6437

**Northfield**

Northfield Council on Aging, 413-498-2901 ext. 14, or 413-498-2186

**Orange**

Orange Senior Center, 978-544-1113

**Petersham**

Athol Area Council on Aging, 978-249-8986.

**Phillipston**

Athol Area Council on Aging, 978-249-8986

**Rowe**

Rowe Council on Aging, 413-339-5520

**Royalston**

Athol Area Council on Aging, 978-249-8986

**Shelburne**

Shelburne Council on Aging, 413-625-2502

**Shutesbury**

Shutesbury Council on Aging, 413-259-1371

**Sunderland**

South County Senior Center, 413-665-2141

**Warwick**

Warwick Counsel on Aging, 978-544-6315

**Wendell**

Wendell Council on Aging, 978-544-8721

**Whately**

South County Senior Center, 413-665-2141

## **Additional Resource – AARP Home Fit Guide**

The AARP Home Fit Guide was created to help people stay in the home they love by turning where they live into a “lifelong home,” suitable for themselves and anyone in their household. The guide offers solutions that range from simple do-it-yourself fixes to improvements that require skilled expertise.

To get a copy go to:

<https://www.aarp.org/content/dam/aarp/livable-communities/livable-documents/documents-2015/HomeFit2015/AARP-HomeFit-Guide-2015.pdf>

**If you need help using this guide, contact the Information & Caregiver Resource Center (ICRC) at 413-773-5555 or 978-544-2259, extension 1230 and one of our Resource Consultants will be happy to assist you.**

**Help us keep this guide current! If you notice errors or omissions, please let us know.**

Email us at: [info@lifepathma.org](mailto:info@lifepathma.org) or call 413-773-5555 x1230 or 978-544-2259 x1230