

## HOME REPAIR AND MODIFICATION

last updated 10/5/2015

**USDA 504 Loan & Grant Program for home repair and home modifications.**  
**Call: (413) 585-1000 x 4; Residents outside Franklin County call: (508) 829-4477 x 4**

Number of people in household	Yearly Income Limit (very low income)
1	\$30,200
2	\$34,500

Low interest loans may be used for home repair. Grants up to \$7,500 are used to make homes accessible or to remove health and safety hazards. Applicant must be 62 to qualify for Grant; any age for Loan. *I believe all applications and calls are being routed through Hadley as of September 2014.*

**Franklin County Regional Housing & Redevelopment Authority: Call: Alli Langley (413) 863-9781 x 121 or Madelaine Taft-Ferguson at x111 for an application, or more information.**

Number of people in household	Yearly Income Limit
1	\$46,100
2	\$52,650

FCRHRA responds to low and moderate income homeowners. 0% interest loans are used for all major repairs and modifications including roofs, windows, wells, septic, plumbing, accessibility, etc. Residents of Greenfield call the Greenfield Housing Rehab Program at (413) 772-1548. Residents of Athol, Petersham, Phillipston and Royalston call the Athol Board of Planning & Community Development at (978) 575-0301 ext: 302/300 to request an application for home repair services.

**Home Modification Loan Program: includes ramps, grab bars, hardwired alarms, accessible bathrooms and kitchens, etc. Modifications of all kinds are possible as long as they are necessary or important to daily living.**

Number of people in household	Yearly Income Limit 0% interest rate	Yearly Income Limit 3% interest rate
1	\$69,000	\$138,000
2	\$78,800	\$157,600

**HMLP: Residents of Franklin County apply through Pioneer Valley Planning Commission; Call Shirley Stephens at (413) 781-6045; Residents of North Quabbin apply through RCAP Solutions; Call Renee Perdicaro at (978) 630-6725.**

### **Stavros – Home Sweet Home Program**

**Call: Lois Brown (413) 256-0473 x 240; (800) -804-1899 x 240.**

**Stavros builds affordable, modular ramps using help from donated or discontinued materials and funds, volunteer contractors, and local vocational technical schools. Serves all Franklin Cnty and North Quabbin.**

## HOME ENERGY SAVINGS

Get help paying the fuel bill, electric bill, and insulating your home. Renters can also apply even if heat is included in the lease. Seniors who qualify for fuel assistance will almost certainly qualify for SNAP (see below).

Community Action (Franklin County residents F.A.) Call: (413) 774-2310  
 New England Farm Workers Council (North Quabbin F.A.) Call: (978) 342-4520  
 Montachusett Opportunity Council (North Quabbin residents) Call: (978) 342-7025 x310

<b>Number of people in household</b>	<b>Yearly Income Limit (2015-2016)</b>
<b>1</b>	<b>\$33,126</b>
<b>2</b>	<b>\$43,319</b>

Fuel assistance awards vary from \$275 to \$800 depending on income.

Qualifying for fuel assistance leads to additional benefits including:

- Free energy audit
- Free attic and wall insulation, weather stripping and caulking along doors and windows; Free light bulbs
- Free discounts up to 30% on your telephone and electric bills
- Free energy efficient refrigerators and freezers from Eversource or National Grid; rebates on other appliances may be available
- Free repair or replacement of inefficient heating systems

### Mass Save

Call: (866) 527-7283 (Tel. numbers vary by fuel source; Call G.Smith for more information)

<b>Number of people in household</b>	<b>Yearly Income (2015-2016)</b>
<b>1</b>	<b>greater than \$33,126</b>
<b>2</b>	<b>greater than \$43,319</b>

- Free energy audit
- Free weather stripping and caulking along doors and windows
- Free light bulbs
- Agency covers 75% of the cost for installed attic and wall insulation up to \$2,000; If you are 60 and over, FCHCC may cover the remaining 25%.
- Access to 0% interest loans for additional energy efficient upgrades
- Rebates on heating and hot water equipment and appliances

**Salvation Army:** Call Gretchen for fuel assistance information starting 1/3/16; varies by town.

**Orange residents:** (800) 334-3047 serves area codes (978)

**Residents outside of Greenfield:** Call Emily Mew at (339) 502-5868

**Greenfield Corps:** (413) 773-3154; **Athol Corps:** (978) 249-8111

Number of people in household	Yearly Income (2016)	
	minimum	maximum
1	\$33,126	\$44,168
2	\$43,319	\$57,758

The Good Neighbor Energy Fund (\$275) and low-income (< minimum) Emergency Fuel Fund (\$200).

## NUTRITION

**SNAP:** For age 60 and over (2015: 200% FPL = \$1,945 gross income test for 1)

Number of people in household	Net Monthly Income After Expenses	Maximum Monthly SNAP benefit
1	\$973 (\$1,962 gross)	\$194
2	\$1,311 (\$2,655 gross)	\$357

Monthly expenses include housing costs (mortgage, taxes, insurance, maintenance), and a wide range of medical expenses (prescription medication, over-the-counter drugs, treatments, gas mileage). SNAP dollars are transferred to a credit card type device to pay for meat, bread, dairy products, produce, and seeds and plants used for food.

- Farmers Markets accept the SNAP card.
- Once you qualify, you also get discounts up to 30% on your telephone and electric bills.

**Brown Bag Program:** Monthly distribution for age 55 and up. Call: (413) 247-9738 to reach The Food Bank of Western Massachusetts. Worcester County residents call (508) 842-3663 for the Worcester County Food Bank.

**Salvation Army emergency food pantry:** groceries available on site. Call one of the numbers listed at the top of the page based on where you live. Also, call ProjectBread.org: The FoodSource Hotline: 1-800-645-8333

## OTHER

Elders age 65 and up should ask about property tax credits at the local and state level that they may qualify for. Call FCHCC to connect to additional resources for saving money, foreclosure prevention, financial counseling, or accessing emergency funds: (413) 773-5555 x2258 or x1230

**TRIAD Office of the Sheriff of Franklin County (413) 774-4726. Call to sign up for patrol stops (home visits) or to borrow medical equipment. Learn about home safety issues. Some emergency fuel assistance is available.**

**Veteran's Services (intended for veterans and widow/widowers of vets)**

**Upper Pioneer Valley Veteran's Services District**

**Call: (413) 772-1571 to reach Tim Niejadlik, Director, or Mark Fitzpatrick and Brian Brooks, Veterans' Service Officers. North Quabbin Vets Call: Neil McGuirk at (978) 249-6935; Steven Connor: (413) 587-1299 Northampton.**

**MGL Ch.115 provides supplementary financial assistance, reimbursement for medical expenses, and access to home repair loans. Fuel assistance up to \$500 for income-eligible veterans (Approximate maximum monthly income limits: Household of 1 = \$1,945.00; household of two 2 = \$2,621.00)**

List of items you might need when applying for income based services:

- social security number and picture ID
- award letter from the Social Security or pension service
- homeowners mortgage statement
- property tax and home owner's insurance bill
- quit claim deed
- electric bill, heating bill
- still working? proof of income for the most recent 4 weeks.

Renters: copy of the lease and subsidy verification.

### **BENEFITS COUNSELORS AT FCHCC**

**Gretchen Smith (413) 773-5555 x 2258; (978) 544-2259 x 2258**

- **Call to learn more about area agencies that can help you save money**
- **Call to get help navigating the system, getting your questions answered, and filling out agency applications in a timely manner**
- **Call to request a copy of the "*Consumer's Home Repair Guide*"**
- **Call to request a copy of "*Ways Elders Can Save Money*"**
- **Call to get referrals for small home repair jobs**
- **Call if you would like to volunteer and become a Benefits Counselor**
- **Call if you are associated with a town or senior care agency and you would like to attend the trainings for information purposes**

*North Quabbin refers to the 4 towns in Worcester County: Royalston, Phillipston, Petersham and Athol.*