

H I L L T O W N

Community Development Corporation

Quarterly Newsletter

Issue 11B

Spring, 2011

Hilltown CDC: Serving the Community for 30 Years!

HILLTOWN CDC WELCOMES NEW EXECUTIVE DIRECTOR

Following an extensive search process, HCDC is pleased to announce the hire of Dave Christopolis to serve as the agency's new Executive Director beginning in April 2011.



Dave Christopolis, 2nd from left *

Mr. Christopolis brings 25 years of experience in the nonprofit sector. He holds a Master's Degree in Organization and Management / Human Services from Antioch New England Graduate School. In his most recent employment, he served as the Director of Planning and Program Development for Berkshire Community Action Council in Pittsfield.

Mr. Christopolis brings special strengths in the areas of grant and proposal writing, collaboration among agencies, facility management, supportive housing, and real estate. A current Pittsfield resident, Mr. Christopolis has resided in rural Franklin County towns in the past. He is an admirer of our Hilltowns and hopes to relocate to this area in the near future. We are very pleased to welcome him aboard!

** Photos by Sienna Wildfield*



HILLTOWN CDC'S ANNUAL MEETING

On March 17th HCDC held its Annual Meeting at the Westhampton Congregational United Church. Over 60 attendees enjoyed homemade lasagna and salad, as well as home-baked desserts. The evening included displays from 18 local businesses. HCDC offered a review of program accomplishments for 2010.

This year's Annual Meeting marks the beginning of HCDC's 30th anniversary year. Speakers included wonderful testimonials by three households who had participated in the Housing Rehabilitation Program during the past year. One household represented the 500th home to



David Kielson, Catherine Roegge, Dave Christopolis, Senator Ben Downing and State Rep. Steven Kulik *

Hilltown Spring Festival



SATURDAY, MAY 14TH AT THE CUMMINGTON FAIRGROUNDS

Save Saturday May 14th to help us celebrate spring, the Hilltown community, music, food, sustainability, kids, families and more. The Hilltown Spring Festival will feature 18 musical performances on three stages, great food from local vendors, children's activities all day long, a mid-day dance around the May pole, and exhibits of products and services from many local vendors, including a Focus on Sustainability.

Please join us from 10 AM to 6 PM on May 14th. Last year 2,000 people came to celebrate, un-hibernate from the long winter, and enjoy each other and our community.

And there's still time to sign up to volunteer, to be a sponsor, to donate a raffle prize, or to reserve a booth. There's more information at www.hilltowncdc.org, or call or email Seth Isman at 413-296-4536 ext. 112 or sethi@hilltowncdc.org. Admission is \$5 per person; children 12 and under are free. All proceeds go to benefit the programs and services of Hilltown CDC.

See you on May 14th!

be repaired since the inception of the HCDC Housing Rehabilitation Program.

State Representative Steven Kulik served as the evening's keynote speaker. He addressed issues related to redistricting as well as the challenge of raising public funds for community development work in rural areas. He was joined by State Senator Benjamin Downing for a Q & A session with attendees.

Special thanks go out to Women's Fellowship of the Westhampton Congregational Church for meal preparation and service for the event.

Community News

COMINGS & GOINGS

In April HCDC will say good bye to its long-time Office Manager Sherry Loomis, who has been with the agency since 2000. Sherry was often the voice you'd hear on the phone when you'd call, and the person who, with unfailing good grace, would greet you when you came in our door. Her creative eye has been responsible through the years for layout of this Newsletter, as well as most of HCDC's publications. She has been our stalwart helper in solving problems large and small. Calm in the eye of the storm, Sherry has been our anchor support person in so many aspects of our work at HCDC. She will be dearly missed.



Sherry Loomis

At its Annual Meeting, HCDC elected new Officers for its Board of Directors. Cynthia Magrath of Worthington, who had been serving as HCDC's Vice President will take on a new role as its

President. Bob Baker of Plainfield, a former HCDC Board President, will take on the role of Vice President. Treasurer David Kielson (Chesterfield) and Clerk Susan Riley (Cumington) continue in their Officer positions. We thank all of our dedicated Board of Directors for their willingness to serve, particularly in positions of leadership.



Cynthia Magrath, Bob Baker*

We say good-bye to Board member Don Boisvert of Goshen, who is stepping down from the HCDC Board of Directors, having served on the Board since April 2007. We thank him for his years of volunteer service and look forward to an on-going relationship with Don as work progresses on the Goshen Senior Housing Planning project.

~ HILLTOWN CDC ART SHOW ~

Sherry Loomis, "Snapshot Artist" of Chesterfield, is showing scenic color photography

Michele Klemaszewski is showing fine woodcut prints in collaboration with the poetry of **Damon Bazzeghin**, both from Chester. This show will be open till the end of April.

Visit the Hilltown CDC weekdays, 9 am– 4:30 pm. Art shows are free of charge. The building is handicapped accessible. If you would like to show your hangable art at Hilltown CDC, call 413-296-4536 or 413-296-8032.



Davenport Child Care, Inc.

387 Main Road, Chesterfield

Contact **Therese Brigley: 413-296-4785**
davenportchildcare@netzero.com

Social Services News

Contact **Charlie Hayes at 413-296-4536**,
 Ext. 120 or charlieh@hilltowncdc.org



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SOCIAL SERVICES PROGRAM DIRECTORY

The following **Social Service Programs** may be able to assist **you or your family**. These programs are available at no charge to eligible Hilltown residents.

The **HEN Program** provides home chore assistance, including cleaning and laundry, food shopping, heavy chore assistance, transportation and snow removal to income eligible elders. Call Hilltown CDC at **413-296-4536** to request a contact list of town coordinators.

The **HOPE Program** is available to housebound elders who require *specialized in-home nursing & podiatric care*. Call the Hope nurse at **413-238-4131** for information and appointments.

The **Hilltown Food Pantry** makes regular distributions of emergency supplementary foods to income eligible residents of both northern and southern Hilltowns. Distributions are made from the Goshen site. Call **413-586-6564** for schedules and details.

Families Together helps families remain intact, happy and functional. Call **413-238-4155** for info.

Childcare Subsidies are available for income eligible families with children aged 0-5 in the towns of Chesterfield, Cumington, Goshen, Peru, Plainfield, Westhampton, Williamsburg, and Worthington. Call **Jennifer Reagan 413-230-8552** or email conreag@comcast.net.

To put YOUR ad in the HCDC Newsletter, call Seth at 413-296-4536, Ext. 112

Economic Development

Contact Seth Isman at 413-296-4536, ext. 112 or sethi@hilltowncdc.org

SPRING BUSINESS WORKSHOPS

Workshops are at the Hilltown CDC office, 387 Main Road, Chesterfield.

Tuition waivers are available for low and moderate income Hilltown residents.

Creating your own Business in QuickBooks – Mondays, April 11, 18 and 25 at 6 to 9 PM, \$90 for three sessions.

Learn how to computerize your bookkeeping by creating your company in QuickBooks. Set up your company and design the Chart of Accounts and Item lists that match your business. Work with your own client names to create client databases, create customized invoices, statements, and credit memos, and learn the basics of using QuickBooks for all your Accounts Receivable. Work with your own vendor list to create vendor databases (including sub contractors), pay sales tax using QuickBooks reports, prepare 1099's for sub-contractors using QuickBooks reports, work with credit cards and credit accounts with vendors, and master all the basics of using QuickBooks for Accounts Payable. Reconcile your bank records and credit card accounts and create all the reports that show how your business is really doing. There are links to download demo QuickBooks software (for both the MAC and the PC) so that you can save your work and continue working on your company's books at home. Taught by Debbe Dugan.

Get the Media to Tell Your Business' Story – Wednesday, April 6 at 6 to 9 PM, \$35.

Publicity is one of the most effective marketing tools available to any business owner. Getting your company and its products or services covered in a news story in print or broadcast media provides tremendous visibility and credibility and can be done for virtually no cost. PR veteran Jeanne Yocum will explain how you can interest the media in telling your story. Examples of tools you can use to generate media coverage will be provided along with pointers on what to do (and not to do) in media interviews.

Create Simple Marketing Materials with Microsoft Word – Monday, May 2 at 6 to 9 PM, \$35.

Use Word to create marketing materials using graphics, text boxes, line drawings, colors, and fonts. Create fliers, posters, simple brochures, and ads. Taught by Debbe Dugan.

Selling Your Art and Craft Work in the 21st Century – Wednesdays, May 4 and 11 at 6 to 9 PM, \$60.

After a look at the current state of the marketplace and the mood of the consumer, this workshop will present tools that can be used to enter the evolving art market. We'll look at factors affecting the gallery world, what that means to the artist, and how to best work with available venues. Then we'll turn our attention to the wholesale/retail marketplace for production items and evaluate the viability of various routes to the market. And finally we'll look at the role the Internet can and must play in any successful marketing campaign in the 21st century. Taught by Donald Clark of Ferrin Gallery in Pittsfield, author of *Making a Living in Crafts*.

Not Your Run-of-the-Mill Sales & Marketing Class – Mondays, May 9, 16 and 23 at 6:30 to 8 PM, \$90.

Have you invested your time and money to **build your business**, but you aren't yet seeing the results you want? Are you close to a winning game plan but aren't sure? Do you need just one extra tweak to start to move full steam ahead? Sign up for a three session small group coaching sprint with **Guerrilla Marketing Specialist Sheldon Snodgrass of Steady Sales.com**. Be ready to work before, during, and after each session! **Space is limited to eight companies only.**

For further information: Seth Isman, 413 296-4536 ext 112 or sethi@hilltowncdc.org.

BUILD YOUR BUSINESS WITH HILLTOWN CDC!

Get free individual business consulting. Business consulting is available to existing and prospective businesses in 20 towns.

Advertise in this quarterly newsletter. Reach over 7,000 households in 13 towns. Only \$45 for business card size, discounted for HCDC members.

Exhibit at the Hilltown Spring Festival. Last year, over 2,000 people attended. Put your business in front of 2,000 customers.

List your business in the Hilltown Business Directory. Join almost 300 local businesses in the annual Hilltown Business Directory. Sign up now for the on-line edition, or give us your mailing address so we can notify you when the 2012 printed edition is accepting listings, in June, 2011.

Hilltown CDC Economic Development will work for YOU.

Contact Seth Isman, above, for details.

FREE BUSINESS CONSULTING CAN MAKE A HUGE DIFFERENCE TO YOUR BUSINESS!

Hilltown CDC provides **free specialized business consulting** to small Hilltown businesses. The businesses must be located in the 20 Hilltowns served by our Economic Development Program and must have fewer than 20 employees, including the owners. **Expert help is available on many subjects.** We can find a consultant to help you solve your business problems.

Eligible towns include Ashfield, Becket, Blandford, Chester, Chesterfield, Cummington, Goshen, Hinsdale, Huntington, Middlefield, Montgomery, Otis, Peru, Plainfield, Russell, Washington, Westhampton, Williamsburg, Windsor and Worthington.

If we can't help you, we'll find someone who can!

Contact Seth Isman, above.

See You at the Hilltown Spring Festival! More info on page 1

Housing Rehabilitation

Sarah Szczebak at 413-296-4536, ext. 117 or sarajs@hilltowncdc.org

HOUSING REHABILITATION FOR HILLTOWN HOMEOWNERS

Hilltown CDC is building a waiting list for housing rehabilitation. Interested homeowners may contact Sarah for more information and to be added to our waiting list.

Eligible Improvements May Include:

- Roof and foundation repairs
- Sewer tie in and septic repairs
- Heating systems; oil tank removal
- Handicap accessibility work
- Plumbing and electrical repairs
- New wells drilled; pump repairs
- Lead paint and asbestos removal

Program Benefits Include:

- No interest, no monthly payments
- Loans may be entirely forgiven
- Detailed work specifications
- Project oversight
- Contractor selection assistance

Eligible Homeowners Should:

- Live in a single-family, owner-occupied housing unit
- Be current with property taxes and mortgage payments
- Fall within the income guidelines (*see next column*)



The eligibility of program applicants will be determined on an individual basis. Other restrictions or requirements may apply depending on a household's current situation and circumstances.

Note: Hilltown CDC's Housing Rehab Program provides services to Chesterfield, Cummington, Goshen, Peru, Plainfield, Westhampton, Williamsburg, and Worthington. Funding is not available in all eight towns at all times. If you live in a town not listed above, the Housing Rehab Program for your area may be administered by Pioneer Valley Planning Commission at 413-781-6045.

HOUSEHOLD INCOME GUIDELINES/LIMITS:

Household Size	Maximum Gross Annual Income
1	\$43,800
2	\$50,050
3	\$56,300
4	\$62,550
5	\$67,600
6	\$72,600
7	\$77,600
8	\$82,600

HILLTOWN ELDERS: FUNDS AVAILABLE FOR SMALL HOME REPAIRS!

Is your roof leaking? Are you in danger of falling because your front steps need repair? If you're 60 years of age or older, you may be able to get help through our Elder Small Home Repair Program (ESHRP). Now in its third year, the program provides seniors with grants of up to \$1,000 for small health and safety related home repairs. The Hilltown CDC matches homeowners with skilled, fully licensed and insured contractors so elders don't have to find a contractor themselves.

- Constructed new stairs
- Patched roof
- Installed gutters
- Insulated crawl space
- Installed propane water heater
- Repaired ceiling
- Replaced windows and storm doors
- Replaced water system
- Repaired chimney and replaced pipes



If you live in the following communities and meet income guidelines (*see income guidelines above*), you can apply for assistance: Ashfield, Becket, Chester, Chesterfield, Cummington, Goshen, Hinsdale, Huntington, Middlefield, Peru, Plainfield, Russell, Westhampton, Williamsburg and Worthington.

If you're interested in the program, it's easy to apply. Just **contact Heather Johnson, Program Assistant, at 413-296-4536 ext. 122 or heatherj@hilltowncdc.org**. She'll talk to you about the repairs you need and then send you an application if the repairs qualify for the program.

The Elder Small Home Repair Program is funded by the Eleanor Schwartz Family Foundation.

Seeking General Contractors, Septic Installers and Well Drillers

to bid on Housing Rehabilitation projects. General Contractors must have a Construction Supervisor license, a Home Improvement Contractor license, and EPA or DOS license; liability insurance with limits of \$100,000 on property and \$300,000 on personal; and Workman's Comp insurance, if applicable. Septic installers and well drillers must have the appropriate licenses for their work and the above liability insurance.

HCDC is an EEO/Section 3 Employer. Women & members of minority groups are encouraged to apply. **Contact Sarah, above.**

CONTRACTORS: BRING IN EXTRA INCOME AND HELP ELDER HOMEOWNERS

Hilltown CDC is looking for contractors to do safety and health-related home repair projects (\$1,000 and under) for residents age 60 and over. The Elder Small Home Repair Program (ESHRP) has assisted low income seniors by patching roofs, rebuilding and lining chimneys, installing stair railings, rebuilding stairs, replacing doors and windows, installing gutters, insulating crawl spaces, and more.

The Hilltown CDC matches contractors with a home repair project for an elder that's been identified by our program. After the repair has been completed and inspected, we pay you directly through program funds. For the ESHRP, contractors must have a construction supervisor's license and a home improvement contractor license as well as proof of current general accident and liability insurance coverage of \$100,000/\$300,000. Contractors must also pass a CORI check.

Contact Heather Johnson at left to get an application .

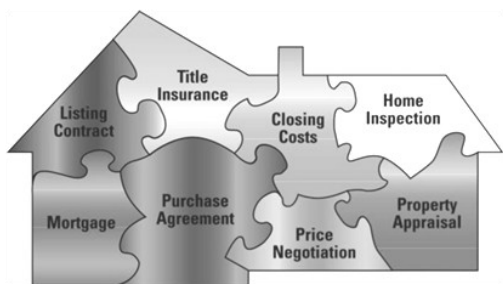
First Time Homebuyer Program

Bea von Hagke at 413-296-4536, ext. 115 or beavh@hilltowncdc.org

AFRAID OF BUYING? EDUCATION IS YOUR KEY TO SUCCESS! TAKE A FREE FIRST TIME HOMEBUYER WORKSHOP



Buying a home is like putting together the pieces of a puzzle. The first step of the process is to look at the picture as a whole, then work with the individual puzzle pieces. Hilltown CDC offers assistance with those puzzle pieces at **First Time Homebuyer Workshops** during which each presenter will talk in depth about their piece of the puzzle. Participants will learn how to work with real estate agents, which mortgage products are available to first time homebuyers, how to prioritize housing wants and needs, what happens in a home inspection, how to make an offer on a house, what happens at the purchase and sale signing and the closing, how much insurance is necessary, and more.



If you want to buy your first home, but are a bit leery of the process, and are afraid of taking on the financial responsibility of owning a home, then educating

yourself is the thing to do! The more knowledge you have, the better prepared you will be and the more successful you will be in your homeownership. Release your fears and unlock the door to your new home!

Upcoming workshops:

May 4th, 5th, 11th & 12th from 6:00-8:30 pm,
Becket Town Hall

June 4th, 11th, & 18th from 9:00 am – 12:30 pm,
Meekins Library, Williamsburg

June 8th, 9th, 15th, & 16th from 6:00-8:30 pm,
Hinsdale Town Hall

Workshops are FREE but pre-registration is required.

For more information or to pre-register, contact Bea at (413) 296-4536, ext 115 or beavh@hilltowncdc.org.

These workshops are certified by the Massachusetts Housing Finance Agency (MHFA), the Massachusetts Housing Partnership, and the Citizens' Housing and Planning Association (CHAPA). Funds for the workshops in Becket and Hinsdale come from a grant from the Office of the Attorney General of the Commonwealth of Massachusetts.

MONEY MANAGEMENT FOR YOU

Everyone can benefit from improved money skills, especially in these tough economic times. The Money Management for YOU workshop can help you learn how to get in control or in better control of your money spending habits.

Participants will learn how to track expenses, plan for the future through budgeting and investing, and use smart goals to attain

your dreams – be they large or small. Whether you have \$10 or \$10,000 in the bank, this workshop will open your eyes to a new financial lifestyle. We can all benefit from learning how to make our money work the best for us.

Next workshop: Tuesdays, May 24th and 31st at 6-9 pm. in Chesterfield. The workshop is FREE but pre-registration is required.

Contact Bea, above, to pre-register.

Community Facilities News

Contact Jacquelyn Burgin at 413-296-4536, Ext. 113 or jacquelyn@hilltowncdc.org

COMMUNITY FACILITIES ASSISTANCE

Does your town need assistance with a design or construction project? We have the expertise to see you through the process of planning and development so you are ready to proceed with bidding and construction when funding becomes available. We can also help you identify and apply for the appropriate funding. We work on a fee for service basis and can fill the gap when staff resources aren't available. For more information, call Jacquelyn Burgin at 413-296-4536, Ext. 113.

NASH HILL ELEVATOR PROJECT

The elevator project for Nash Hill Place, an elderly housing facility in Williamsburg, is out to bid! By the time this newsletter is printed, the results will be in. If all goes well with bidding, construction will proceed through the summer and fall.

The elevator project was made possible by the Community Development Block Grant Program (CDBG), and administered by the Department of Housing and Community Development.

FEASIBILITY STUDY UNDERWAY AT WORTHINGTON LIBRARY

The Worthington Library Advisory Committee selected the firm, David L. King Architecture, Inc. to conduct a feasibility study for handicapped access at the Worthington Library. The firm will be investigating the possibilities for an accessible bathroom as well as access to the children's room in the basement and to the meeting room on the second floor. The study will provide the library with design options and associated costs. This study was also funded by the CDBG Program.

Visit our website at www.hilltowncdc.org

**HILLTOWN CDC
BOARD OF DIRECTORS**

- Bill Adams–Plainfield
- James Ayres–Williamsburg
- Robert Baker–Plainfield
- David Kielson–Chesterfield
- Cynthia Magrath–Worthington
- John Maruskin–Cummington
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We encourage all Hilltown adults to consider serving on the Board or on a Committee, particularly women, minorities, people with low or moderate incomes and people with disabilities. If you are interested, call Hilltown CDC at 413-296-4536.

BUSINESS PROFILE: BREAD EUPHORIA

Mark and Geri Pollard bought Bread Euphoria eight years ago when it was located in the basement of a home in Cummington. The wholesale business employed Mark and one part-time employee to deliver to local restaurants and other customers. “The business depended on my physical strength and on sixteen hour work days,” says Mark. “I knew I had to expand the business and hire other people.”

Mark says he didn’t know enough about the nuts and bolts of running a business, and had never written a business plan, so he took a business planning course at Hilltown CDC. In addition, Hilltown CDC provided him with a marketing consultant to create a detailed marketing plan.

Six years ago, Bread Euphoria moved to its current location in Haydenville. Sales increased, and more employees were hired.



Mark Pollard of Bread Euphoria

Then the business needed to expand further to accommodate the growth in sales. Three years ago, Mark started working with Seth Isman, Hilltown CDC’s Economic Development Director, to prepare a loan application for the equipment and fixtures necessary to expand into additional space in the same building.

After a long process, Mark got his loan from Legacy Bank in Haydenville, and Bread Euphoria expanded its space and increased its retail business. “People keep coming through the door asking to buy stuff,” says Mark. Sales are now twelve times what they were in the basement in Cummington, and Bread Euphoria employs 22 people. Mark is hoping to find a way to expand his space again. And, when he needs business advice, he knows whom to call.

For related information, see page 3



Yes, I want to support the Hilltown CDC. My tax-deductible contribution is enclosed.

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THANK YOU FOR HELPING HILLTOWN DC SUPPORT YOUR COMMUNITY !
Mail to: Hilltown CDC, P.O. Box 17, Chesterfield, MA 01012