



Peru Joins With Northern Hilltowns In Regional CDBG Application

The Town of Peru completed revisions to its Community Development Strategy in November and its Select Board voted to join together with the neighboring towns of Cummington, Plainfield and Worthington in submitting an FY10 regional Community Development Block Grant (CDBG) application. The application proposes to continue successful regional First Time Homebuyer and Housing Rehabilitation programs run by Hilltown CDC in the three Hampshire County towns, along with three ongoing regional social services programs: the Hilltown Elder Network, the Health Outreach Program for Elders, and the Families Together program. All three programs will be administered by Hilltown Community Health Center, conveniently located in Worthington close to the Peru town line. Other service programs may also be proposed, including the Hilltown Food Pantry and a daycare voucher assistance program for working families. Peru's new Council on Aging director, Barbara Lufkin, is conducting outreach to let Peru residents know about the proposed social services and to encourage their support.

"We are very pleased to be offered the opportunity to work with the Town of Peru," said Andrew Baker, Hilltown CDC's Executive Director. "The Mass. Department of Housing & Community Development (DHCD), which manages the statewide CDBG program, has been encouraging more towns to participate. We hope Peru residents will succeed by helping make their regional application more competitive. The CDBG program can provide some badly needed assistance to lower income households facing tough times."

Hilltown CDC will write the CDBG application for Peru, Cummington, Plainfield and Worthington, and will administer the grant if it is awarded. Hilltown CDC is also writing a second regional grant application for the towns of Chesterfield, Goshen, Westhampton and Williamsburg. If you have questions or suggestions to offer about either CDBG application, please attend the Public Hearing in December that includes your town.

Public Hearing Notice:
Thursday, December 10, 2009 at 7:00 pm
Cummington Town Hall (Community House)
Main Street, Cummington

Please attend a PUBLIC HEARING to discuss the Fiscal Year 2010 regional Community Development Block Grant application for the towns of **Cummington, Peru, Plainfield and Worthington.**

Public Hearing Notice:
Monday, December 14, 2009 at 5:00 pm
Chesterfield Town Offices (former Davenport School)
422 Main Road, Chesterfield

Please attend a PUBLIC HEARING to discuss the Fiscal Year 2010 regional Community Development Block Grant application for the towns of **Chesterfield, Goshen, Westhampton and Williamsburg;** and to review implementation of the FY08 and FY09 Northern Hilltowns regional CDBG grants, also including the towns of **Cummington, Plainfield and Worthington.**

Improving the Lives of Elders in the Hilltowns— One Small Home Repair at a Time

For one Westhampton elder, the Hilltown CDC's Elder Small Home Repair Program (ESHRP) "fit the bill." Unfortunately, she had recently taken a severe fall on a narrow set of concrete steps leading from her porch to the walkway below. When she returned home after her hospital stay, she knew that she needed to find a safer way to enter and leave her home. She got an estimate on the cost of replacing her steps, but the price didn't fit her tight budget. Her only recourse was to enter her house through the garage which was strenuous for her and not altogether safe either. Fortunately, she heard about the Elder Small Home Repair Program administered by the Hilltown CDC and contacted us.

The Elder Small Home Repair program is now starting its 2nd year, thanks to a grant from the Eleanor Schwartz Charitable Foundation. First year funding was provided by Highland Valley Elder Services. The program offers grants of up to \$1,000 to low

and moderate income homeowners over the age of 60 who need minor repairs to enhance the safety or structural integrity of their homes. So far, grants have fixed ceiling leaks, made minor roof repairs, built or replaced steps and restored windows.

According to Hilltown CDC's Housing Rehabilitation Program manager, Sarah Szczebak, "this program fills a gap we've discovered in our Housing Rehab program. It allows elder homeowners in need to make small repairs quickly using private grant funds and donations."

When we received this elder's application, we contacted Dean Acheson of Acheson Company in Williamsburg. Dean visited

See **Improving the Lives of Elders** on page 5



HILLTOWN CDC'S ANNUAL APPEAL:

Dear Friends,

These are times when you want a neighbor you can count on. We hope everyone in the Hilltowns has caring neighbors nearby to call on for help in a pinch. But what about the elderly woman down the street you don't know well? Or a family in need the next town over? Thanks to people like you, Hilltown CDC is often their "neighbor" – providing a confidential helping hand and the right support at a crucial moment.

Many of your neighbors rely on Hilltown CDC...when they can't afford to fix their roof...when they are sick and need someone to drive them to a doctor's office...or when they need help clearing snow or carrying in firewood. Maybe you have too. For over 27 years, Hilltown CDC has been helping to create a larger sense of neighborhood called "the Hilltowns" in which concerned citizens and small towns band together to create efficient regional services that support strong and caring communities.

With support from hundreds of good neighbors like you, Hilltown CDC helps our towns fund and operate social services like the Hilltown Elder Network. We run training programs to help small businesses, and we provide housing repair help to lower-income homeowners. We renovate and manage affordable rental housing. And we help towns build needed community facilities like senior centers and senior housing.

Amazingly, none of this good work adds to your local tax rate!

Comings & Goings

We welcome one new Hilltown CDC Board member: **Andy Myers** a realtor from Chester...and bid farewell to another: **Marj Snyder**, Williamsburg resident and Northeast regional program manager for the U.S. Fish & Wildlife Service. Thanks for your service! *If you are a Hilltowner interested in serving on the Board of Directors, contact Andrew Baker, (413) 296-4536 ext. 18.* We also bid farewell to one Senior Aide: **Paul Fennessey** of Cummington, who will be working for the Town of Cummington's Select Board...and welcome another: **Delia Nash**, newly arrived in Cummington. Delia will be assisting our Office Manager.

And lastly, we welcome three new Commonwealth Corps volunteers who will each provide part time service this year: **Patricia Corley** (left) of Plainfield, **Rachel Coll** (center) of Richmond, and **Barbara Solow** (right) of Florence. Watch these pages during the year for news about the many projects they are working on.



Hilltown CDC helps our small towns compete successfully for their fair share of federal grant funds to pay local contractors and caregivers who go out and do the training, the fixing and the helping. As an independent non-profit, we also secure state and private grants to build affordable housing. But it is your individual membership that starts things rolling. Hilltown CDC depends on your ideas and gifts to identify new ways to meet local needs.

Your generous gifts provide the seed money that allows Hilltown CDC to do the early work – organizing community meetings, sending out surveys – work that turns good ideas into practical programs, long before any grants get written. Last year, with your help, we created the Elder Small Home Repair Program, to provide small grants to low-income elders for needed home repairs. Now in its second year, the program has attracted \$20,000 from a new private foundation with ties to the Hilltowns.

Can we count on you this year to help us extend your neighborly hand? Please make a tax-deductible gift with your membership to Hilltown CDC. Join Hilltown CDC's band of good neighbors. A contribution of any size *counts you in* as a member!

Yours sincerely,

Bob Persing
President – Board of Directors

Andrew Baker
Executive Director

P.S. You will find a membership form on the back page. Please tear it out and mail it in, along with the survey on the reverse side. Thanks!

THANKS TO OUR FUNDERS, INCLUDING...

- **TD BankNorth** and **Bank of America**, which each awarded \$5,000 grants to support Hilltown CDC's First Time Homebuyer and Small Business Training programs.
- **U.S. Dept. of Agriculture (USDA)**, which awarded \$33,620 in Housing Preservation Grant (HPG) funds to support housing rehabilitation for lower income homeowners.
- **Highland Valley Elder Services** for a \$5,000 grant to engage Chesterfield seniors in planning for a senior housing project.
- **The Eleanor Schwartz Charitable Foundation**, which awarded a \$50,000 grant last spring. Those funds have been distributed to the Hilltown Food Pantry (\$5,000), the Health Outreach Program for Elders (\$10,000), the Hilltown Elder Network (\$15,000) and Hilltown CDC's Elder Small Home Repair Program (\$20,000).

BUILD YOUR BUSINESS WITH HILLTOWN CDC: 4 WAYS TO START TODAY

1. LIST YOUR BUSINESS IN THE HILLTOWN BUSINESS DIRECTORY!
2. ATTEND A TRAINING SESSION TO RUN YOUR BUSINESS BETTER!
SEE CLASS SCHEDULE ON PAGE 6.
3. GET INDIVIDUAL BUSINESS CONSULTING—FREE!
4. ADVERTISE IN OUR QUARTERLY NEWSLETTER TO REACH 6,600 HILLTOWN HOUSEHOLDS!

HCDC ECONOMIC DEVELOPMENT WANTS TO WORK FOR YOU !

For details, go to www.hilltowncdc.org or call Seth Isman. Contact Information on page 6

Community News & Resources

BUSINESS PROFILE: HILLTOWN TENTS OF ASHFIELD

Like many Hilltown businesses, Alan and Shirley Lilly's enterprise began in their back yard.

While working the family dairy farm in Ashfield, they began fielding frequent requests from friends and neighbors who wanted to borrow an old tent and some tables and chairs they kept in the barn for weddings and other celebrations.

"Finally the guy at the Ashfield Inn approached me and said, 'We're having weddings every week here. Would you please go out and buy a tent?'" Alan says. "So we went into partnership for a while. We started out with one 30-by-50-foot tent and maybe 50 chairs."

Today, Hilltown Tents has enough equipment to handle such major events as college alumni reunions and regional balloon festivals. The original canvas tent has been replaced by an assortment of white vinyl canopies that can accommodate a range of crowd sizes and activities. There are banquet tables and portable dance floors. Special lighting options include chandeliers with dimmers.

When asked to describe their most challenging assignment, Alan consults Shirley, who recalls the time they were asked to drape a tent over a hilly ornamental garden. Tents have weathered downpours and one microburst. And there is rarely a wedding without a touch of planning drama.

While weddings still make up the bulk of rental requests (the calendar entries for June are already filling up), Hilltown Tents has also provided cover for craft fairs, historic church celebrations and sports events. "You get to meet all kinds," Alan says. "That's why we do this. It's all about parties and celebrations. Everyone is in it for a good time."

In the 25 years the Lillys have been running the business, there have been no accidents and no cause for anything other than routine tent repairs. "When you've got good crews, you don't have to worry about that," Alan says. "We like to use the farm kids from around here because they have a great work ethic."

Perhaps their proudest accomplishment is that two of their three grown children are now part of the business. "One day, we hope to turn it over to our kids," Alan says. Shirley's proud of something else, as well. "We've always gotten paid for our jobs," she says.

Contact: Hilltown Tents, 413-628-4577
or www.hilltowntents.com



Now Hiring for the Best Temporary Part-Time Job to Come Along in 10 Years! The U.S. Census Bureau is hiring for the 2010 Census. These temporary, part-time positions offer good pay, flexible hours up to 40 hours a week, and the chance to work near home. Call toll free 1-866-861-2010 for more information regarding testing sites and times in the area.

Farmers & Forest Landowners: learn about financial incentives available for Energy Projects through USDA and MDAR. Informational meetings:

- **Dec. 16** (Snow Date: Dec 18) 9:30 am. – 12:30 pm, Lanesborough Town Hall, Community Room, 83 No. Main St, Lanesborough.
- **January 19** (Snow Date: Jan 20) 9:30 am. - 12:30 pm. MA-DAR Office, Conf. Room, 101 University Drive, Suite C4, Amherst.

To sign up, contact Ann Gibson at Berkshire Pioneer Resource Development & Conservation: agibson@berkshirepioneerccd.org or 413-256-1607.

Apartments for Rent in Chesterfield and Williamsburg — See ad on Page 4.

Southern Hilltowns Adult Education Center

9 Russell Rd, Huntington, holds courses free to residents of the Southern Hilltown Communities.

Register by phone at 667-0217

Computer Course Listings — Winter 2010:

- **Focusing on Your Computer** (Bob Miller), Thurs., January 14 & 21, 6–8 pm.
- **BYOL (Bring Your Own Laptop!)** (Bob Miller), Wednesday, January 27, 6–8 pm.
- **Beginning Computers for Seniors** (Bob Miller), Thursdays, February 25 and March 4, 6–8 pm.
- **Creative Writing** (Leslie Edwards), Mondays, February 15, 22, March 1 & March 8, 6–8 pm.
- **Adobe Photoshop** (George Peterson), Tuesdays, February 9 & 16, 6–8 pm.
- **Creating Forms on the Computer** (Bob Miller), Wednesdays, April 14 and 21, 6–8 pm.
- **GED Night**, Russell Library, Monday, January 25, 6–8 pm, and at Huntington Library, Thurs., January 29, 6–8 pm.

Hilltown CDC Art Show!

December brings Gary Rzab of Plainfield & Kate Ewald of Worthington. Gary uses oil pastels, gouache, paper cut-outs, and sharpie pens to create playful, colorful abstractions. Kate is showing black and white photography of musical form

Visit the Hilltown CDC weekdays, 9 am – 4:30 pm.

The Hilltown CDC shows different art every 6 weeks. To exhibit at the Hilltown CDC, call Sherry at 296-4536.



Davenport Child Care, Inc.
High-quality Childcare in
Chesterfield for Hilltown families.
Therese Brigley: 413-296-4785
davenportchildcare@netzero.com

Housing Rehabilitation

Contact Sarah Szczebak at 413-296-4536, ext. 17, or sarahs@hilltowncdc.org

GENERAL CONTRACTORS, SEPTIC INSTALLERS, AND WELL DRILLERS:

Hilltown CDC is seeking general contractors, septic installers, and well drillers who are interested in bidding on Housing Rehabilitation projects funded by state and federal programs. Projects range up to \$25,000. Contractors working on Hilltown CDC administered projects are assured payment for all approved work and quick turnaround of their invoices, as well as a source of steady, local work year round.

Interested General Contractors must have a Construction Supervisor license, a Home Improvement Contractor 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.

Please Attend Hilltown Housing Forum!

Hilltown CDC administers a number of programs designed to address housing issues in the Hilltowns. Current programs include First time Homebuyer Counseling, Financial Literacy Workshops, Down Payment and Closing Cost Assistance and Housing Rehabilitation loans to address a wide variety of repair needs. Hilltown CDC is also engaged in ongoing efforts to create and preserve affordable housing for Hilltown residents, including rental, homeownership and senior housing opportunities. **HCDC is seeking community input regarding current and future program design and implementation.**

Please plan to attend the forum on **Wednesday, December 9th at 10 AM**. Bring your ideas, and help us in our efforts to improve "life in the Hilltowns". Light refreshments will be served.

Please RSVP to Barbara Solow: barbaras@hilltowncdc.org or 413-296-4536, ext. 23.

Housing Needs Survey 2009

Please help Hilltown CDC improve our housing programs to meet the needs of Hilltown residents. We have programs to assist first time homebuyers, help home owners repair their homes and build affordable housing for families and seniors.

Please go to www.hilltowncdc.org and click on the link to the **Housing Needs Survey 2009** to take a short survey to help us make these programs work better for you!

Your input is important to us!

Apartments for Rent in Chesterfield & Williamsburg!

The Hilltown CDC has two 2-bedroom apartments available for rent in the center of Chesterfield. One apartment, on the first floor, is \$725 per month. The other apartment, on the third floor, is \$700 per month. Heat, hot water, and electricity are included in the rent. We also have a one-bedroom apartment available in Williamsburg. Please call for more details.

Contact Sarah at 413-296-4536 x 17 for information.

ATTENTION HOMEOWNERS!

Hilltown CDC is building a waiting list for housing rehab. 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 (condos are not eligible for this program)
- ◆ 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: The Hilltown Community Development Corporation's Housing Rehab Program provides services to Chesterfield, Cummington, Goshen, Plainfield, Westhampton, Williamsburg, and Worthington. Funding is not available in all seven towns at all times. If you live in a town not listed above, the Housing Rehab Program for your area may be administered by the Pioneer Valley Planning Commission at 413-781-6045.

HOUSEHOLD INCOME GUIDELINES/LIMITS:

Household Size	Maximum Gross Annual Income
1	\$43,450
2	\$49,700
3	\$55,900
4	\$62,100
5	\$67,050
6	\$72,050
7	\$77,000
8	\$81,950

First Time Homebuyer Program

Contact Bea von Hagke at 413-296-4536, ext. 15 or beavh@hilltowncdc.org

Are You Thinking About Buying Your First House?

Do you know if you are a ‘first time homebuyer’? If you have never purchased a home and are thinking of doing so, the answer is a simple ‘yes’. But if you have not owned a home in the past three years, you are also considered a ‘first time’ homebuyer and are eligible for free assistance from Hilltown CDC. Either way, you may be starting out with lots of questions and even a little anxiety. These are healthy and normal. If you get ‘butterflies’ before making a big decision, you are in good company.

It’s never too early to start planning! Buying a house is the largest financial commitment most American households will ever make. Some people may worry that their credit isn’t good enough or that they don’t have enough savings. Others may just not know where to start. Learning more about the process helps put *you* in charge when it comes to buying your first home.

In this economy, there are both new opportunities and new challenges. Congress recently extended the \$8,000 federal tax credit for first time home-buyers and added a credit of up to \$6,500 for “move-up” buyers. Housing prices have declined, but lender underwriting is stricter. Hilltown CDC provides several options to make homebuying easier to understand and easier to achieve.

Individual counseling provides an opportunity for homebuyers



to have a confidential discussion about their finances and credit issues prior to approaching a bank for a mortgage.

First time homebuyer workshops introduce you to the process of buying a home and the “team members” who will be working for you. Speakers include a lender, a home inspector, a realtor, a lawyer, and an insurance provider. The workshop is certified by the Citizen’s Housing and Planning Association (CHAPA), Massachusetts Housing Finance Agency and the Massachusetts Housing Partnership. Participants will be issued a certificate of completion, which is required when applying for certain specialized mortgage products.

Workshops are free of charge, but pre-registration is required. Contact Bea, above, to pre-register.

Workshop 1 – January

Saturday mornings, January 23rd, 30th and Feb 6th, 2010
9:00 AM – 12:30 PM in Chesterfield

Workshop 2 – March

March 3rd, 4th, 10th and 11th, 2010
6 – 8:30 PM, Meekins Library in Williamsburg

A Call for New Members for Chesterfield Sr. Housing Committee

Hilltown CDC is seeking three new members for the Chesterfield Senior Housing Committee. This volunteer committee has been working on the development of local senior housing and would appreciate additional input and expertise. One does not need to be a senior in order to be involved with this important project. People with some knowledge of construction, green development and/or senior services may be particularly interested in this opportunity; however, all are welcome to apply. If interested, please **contact Patricia Corley, Program Assistant at 413-296-4536, ext. 22, or patriciaac@hilltowncdc.org.**

Improving the Lives of Elders (from page 1)

her in order to determine the best way to remedy the situation. He submitted a proposal to us for removing the concrete steps and replacing them with a wooden landing and a set of wider and gentler steps secured with a sturdy wooden railing. His price was right—under \$1,000. Acheson proceeded with the work and with a helper, finished the project within a day. The resident was very pleased with the work and said Acheson was a “delightful gentleman” – very polite and helpful. This was a win-win situation for everyone.

If you are age 60+ and interested in using the Elder Small Home Repair Program, please contact Patricia Corley at 413-296-4536 ext. 22 or patriciaac@hilltowncdc.org.

If you are a licensed building contractor interested in bidding on these jobs, we want to hear from you too. Hilltown CDC is working to help Hilltown elders maintain their homes and their own safety, one small repair at a time.

Community Facilities

Contact Jacquelyn Burgin at 413-296-4536,
ext. 13 or jacquelyn@hilltowncdc.org

Nash Hill Elevator Design Nearing Completion

Nash Hill Place, a senior housing facility in Williamsburg, will be asking the Town of Williamsburg to support an application to the Community Development Block Grant (CDBG) Program for the construction of a new elevator. The facility was built in 1988, on two levels, with 14 units on each floor. At the time, only 5% of the units were required to be handicapped accessible. But people are living longer resulting in an older senior population with more mobility issues. Williamsburg’s senior population is projected to grow at an astounding rate of 69% from 2010 to 2020 according to the University of Massachusetts, making it very important to have accessible senior housing in the area. That rate is even higher for the larger Hilltown region.

The Project was awarded funds to design the elevator from the CDBG Program earlier this year, and a Building Committee has met regularly with Bradley Architects to guide the project’s design. The Building Committee includes Nash Hill resident, Mae Smith; COA President Phil Reid; Site Manager Sandy Leary; and CDC’s Community Facility Director, Jacquelyn Burgin. Committee members are asking the community to show support for the construction application, by signing a petition which will be circulated at events and at various locations in Town. The responses committee members hear most often is one of incredulity, “You mean to say there isn’t an elevator there already?” and “How much will it cost the Town?” The answer to the cost question is **nothing**. These grant funds will not need to be paid back.

Economic Development

Contact Seth Isman at 413-296-4536, ext. 12 or sethi@hilltowncdc.org

WINTER 2010 SCHEDULE OF BUSINESS WORKSHOPS

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

Tuition waivers are available unless otherwise noted.

More information about each workshop is at www.hilltowncdc.org.

January 12, 19 and 26 – Marketing Your Website – Chesterfield, 6 to 9 PM, \$90 for three sessions.

How to take an overall “guerrilla” approach to your website’s marketing, with a minimal commitment of time and on a shoestring budget. Learn to measure and evaluate website performance, read and interpret web traffic statistics, uncover your competitors’ website strategies, and much more.

February 3 – Word for Beginners – Chesterfield, 6 to 9 PM, \$35.

Create documents, set up margins and fonts, store documents, print documents, learn basic formatting of documents.

February 8 and 22, and March 8 and 22 – Accelerate Your Sales and Boost Your Profits – Chesterfield, 6:30 to 8 PM, \$75 for four sessions, no tuition waivers.

A four-session sales and marketing coaching program designed to help you implement profit-boosting tactics. Plan your next sales and marketing activities at each session, and then report back on your progress at the next session. By the end of the four sessions you will have implemented a detailed action plan focused squarely on achieving the revenue goals you have set for your business. Limited to 6 businesses for maximum individual benefit.

February 10 – Beginning Excel – Chesterfield, 6 to 9 PM, \$35.

Learn to use this versatile spreadsheet program which has many business uses. Navigating the basic spreadsheet; formatting cells, columns, and rows; creating formulas; displaying your data as charts.

February 15 and March 1 – Financial Literacy for Businesses – 6 to 9 PM, \$60.

What numbers should you be keeping track of? What do your business’ numbers tell you about the past, and about the future? How do the bank and the IRS look at your numbers? How can you improve the value of your business? How can self-employment income actually lower your taxes? Much more. Bring your own questions.

February 17 – Intermediate Excel – Chesterfield, 6 to 9 PM, \$35.

Adding text boxes and images to a spreadsheet, creating charts from Excel data, linking Word and Excel. How to create Word tables from Excel files and convert Word tables to an Excel spreadsheet. Useful for anyone preparing a loan application.

February 24 – Advanced Excel – Chesterfield, 6 to 9 PM, \$35

Creating workbooks, worksheet setup, creating macros for repetitive operations.

March 3, 10 and 17 – Creating Your Own Business in QuickBooks – Chesterfield, 6 to 9 PM, \$90 for three sessions.

Learn how to use QuickBooks. Includes demo QuickBooks software. Work with your own information; you will actually begin setting up your own company in QuickBooks.

March 24 – Get the Media to Tell Your Business Story – Chesterfield, 6 to 9 PM, \$35.

How to get your company and its products or services covered in a news story in print or on broadcast media.

March 25 – Introduction to Photoshop Elements – Chesterfield, 6 to 9 PM, \$35

Designed for the beginner. Learn to edit and resize photos, reorient the photos, crop photos, improve the color of the photos, and work with various color palettes. Useful for creating or updating websites.

INDIVIDUAL, CONFIDENTIAL BUSINESS CONSULTING IS AVAILABLE Now! WHAT CAN WE HELP YOU DO FOR YOUR BUSINESS?

Hilltown CDC provides free specialized business consulting to small Hilltown businesses. The business must be located in one of 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.**

Visit our website at www.hilltowncdc.org

❧ Hilltown Program Assessment Survey ❧

Hilltown CDC needs your help! We are working to improve Community Development Block Grant (CDBG) funded Hilltown programs that provide housing, economic and social assistance. Your response can help expand these programs or extend them to new towns. We also want your ideas about ways we might change these programs or offer new programs. Please take a minute to review the statements below and circle a YES or NO response on those that address your needs and interests. When you are finished, tear off the page and mail it back to us (today!) at the address on reverse side (or before January 15, 2010). Or go to www.hilltowncdc.org and complete the survey on line.

NAME OF TOWN YOU LIVE IN: _____

DAYCARE VOUCHERS: A potential new program– would provide daycare subsidies to income eligible families.

We are in need of financial help to pay for daycare expenses: **YES NO**

HILLTOWN FOOD PANTRY: Provides a weekly box of nutritious food to income eligible households.

I have NOT used a Food Pantry in the past but will need to use one this year: **YES NO**

I used a Food Pantry last year but no longer need to: **YES NO**

I have used a Food Pantry in the past and expect to use it again this year: **YES NO**

HOUSING REHABILITATION PROGRAM: Provides 0% deferred payment loans for health and safety repairs for lower income homeowners (septic & well repair, roof work, heating, electrical, plumbing etc.). Most loans are forgiven over 15 years.

I am a Hilltown homeowner in need of Housing Rehab Program assistance. **YES NO** Send me information: **YES NO**

I have used the Housing Rehab Program before and need to use it again: **YES NO**

FIRST TIME HOMEBUYER PROGRAM: Provides homebuyer and money management workshops, homebuyer counseling, down payment grants & loan financing. Homebuyer Workshops qualify participants for preferred mortgage products (Soft Second).

I would like to take a First Time Homebuyer Workshop in the next year: **YES NO**

I would like to take a Money Management Workshop to learn how to better manage my finances: **YES NO**

I would like information about down-payment grants and financing for income-eligible first time homebuyers: **YES NO**

HILLTOWN ELDER NETWORK (HEN): Provides help with home chores (meals, cleaning, wood stacking etc.) to elders and escorted transportation (for shopping and medical appointments).

I am over age 60 and NOT currently participating in the HEN program. I would like to receive HEN services: **YES NO**

I care for an elder over age 60 in (name of Town): _____. This elder needs HEN services: **YES NO**

HEALTH OUTREACH PROGRAM for ELDERS (HOPE): Provides in-home nurse visits, physician assessments, podiatry.

I am over age 60 and NOT currently participating in the HOPE program. I would like to receive HOPE services: **YES NO**

I care for an elder over age 60 in (name of Town): _____. This elder needs HOPE services: **YES NO**

SENIOR HOUSING: Hilltown CDC manages affordable rental housing for seniors in Westhampton. We are considering building additional senior rental housing in Westhampton, Chesterfield and Goshen.

I am interested in moving to an affordable apartment in the Hilltowns, for people at least 62 years old, within the next five years: **YES NO**

FAMILIES TOGETHER PROGRAM Provides training, counseling and peer support programs to Hilltown families.

I am NOT a current participant but would consider attending Families Together. Please send me more info: **YES NO**

YOUR IDEAS? If you are a current or past participant in any of these programs, please share any suggestions you have for ways we might improve or change them. Please also share any ideas below or on another page about NEW programs or projects you would like your Town to implement to help improve your community or the Hilltown region:

MAY WE CONTACT YOU? If you would like to receive timely updates about workshops and services available to you and other residents of your town, please write your Name and Email address below or fill in Mailing Address and/or Phone #:

NAME: _____ EMAIL: _____ PHONE: _____

MAILING ADDRESS: _____

❧ **THANK YOU!** ❧

HILLTOWN CDC BOARD OF DIRECTORS

Bill Adams–Plainfield
James Ayres–Williamsburg
Robert Baker–Plainfield
Don Boisvert–Goshen
Robert Heath–Huntington
David Kielson–Chesterfield
Cynthia Magrath–Worthington
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Andy Myers–Chester
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Robert Persing–Plainfield
Susan Riley–Cummington



Non Profit Organization
U.S. POSTAGE PAID
Permit No. 155
Chesterfield, MA 01012
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POSTAL CUSTOMER



This non-profit institution is an
equal opportunity provider and employer

We encourage all Hilltown adults to consider serving on the Board or on a Committee, particularly women, minorities, people with low or moderate incomes & people with disabilities. If you are interested, call Andrew Baker, ext. 18.

Social Services Program

Contact Charlie Hayes at 413-296-4536, ext. 20 or charlieh@hilltowncdc.org

FAMILIES TOGETHER SERVES THE HILLTOWNS

- *What do I do with my three-year old who has a temper tantrum every time we go to the grocery store?*
- *Should I be worried about my teenager who spends hours everyday on the computer?*
- *How can I get my baby to sleep at night so I can get some rest?*

These are just some of the questions families ask the Families Together program at the Hilltown Community Health Centers. Parenting is the most important and toughest job many of us will ever do – yet children come with no instruction manual or guarantee. The goal of Families Together is to make parenting for Hilltown families a little easier and a lot more enjoyable.

Families Together has been operating since 2004 with funding from the Northern Hilltowns CDBG Program. As a response to requests for information and support voiced by many Hilltown parents, Families Together offers a range of programs designed to meet different needs. Free parenting workshops cover topics as varied as family CPR, stress reduction, positive discipline,

infant massage, and childbirth education. For many families these classes allow valuable opportunities to meet other Hilltown families with children – not always an easy thing to do when people are spread out and gathering places are hard to find. Individual appointments and home visits are available for families with specific concerns. Sometimes just an opportunity to talk with a friendly voice on the other end of the phone about a common child-rearing problem is enough for a parent to feel less isolated and overwhelmed.

The program is also proposing to add service to Peru next year. If you are a Peru resident please feel free to call us.

Families Together welcomes suggestions from families about topics they would like to see the program offer. Please give us a call – we'd love to help. If you have a particular need or question about parenting, contact:

Lee MacKinnon at the Worthington Health Center
238-5511 x155 or lmackinnon@hchcweb.org.



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