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President's Welcome Special Article



Nicholas Riley

The Home Builders & Remodelers Association of Western Massachusetts (HBRAWM) is pleased to provide you with this free edition of this Consumer Guide to Building and Remodeling. Please utilize this guide to help you find a professional to solve your building/remodeling needs. 2019 marks the 65th edition of the "Original" Western Mass Home & Garden Show and since its inception, our mission has remained the same: Bring the public face to face with quality professionals providing products and service for the home and garden in the Pioneer Valley. HOME SHOW 2019 has 325 vendors in over 700 booths to help people gather ideas to build, remodel, decorate, and improve their home and gardens.

Our association has been a consumer source of the Pioneer Valley for over 75 years. Our association strives to educate consumers on the correct way to hire a contractor. If a consumer knows what to look for in a contractor; properly checks out references; knows what they want with their project and conveys that to the contractor, they can avoid some potential headaches down the road. Many times, problems arise because the consumer and contractor did not have a clear vision of the outcome of the project. It is imperative to have a good open line of communication with your builder and to spell everything out in your contract.

From our humble beginnings with just a handful of builders to over 450 member companies today, our association is a diversified group of artisans, craftspeople and industry leaders that have joined to continually strive to raise the standards of the industry by educating our members and consumers about the latest changes and developments in residential construction techniques, regulations, building practices and codes on the local, state and national levels. Not only have our members been instrumental in building our Western Mass communities for over 75 years, but our association and its members strive to serve those same communities through volunteer efforts with charitable groups such as Homes for our Troops, Extreme Makeover: Home Edition, Greater Springfield Habitat for Humanity, Rebuilding Together Springfield, the American Red Cross, The Zoo at Forest Park, Children's Miracle Network, the American Cancer Society, the Boys & Girls Clubs of Springfield and the Shriners are among a few. By utilizing one of our members, you can be assured that you are using a professional that strives to keep abreast of local, state and national issues, as well as a company that cares about its community.

The HBRAWM educates our members about upcoming legislation and regulations to keep them abreast on how to run their business effectively. We educate our members through various publications, in-classroom seminars and on-line education. Our association is approved by the state of MA to be a Course Administrator to offer courses to fulfill mandatory educational programs for contractors to renew their licenses. Our classes, which are taught by industry experts, are offered in the Springfield and Sturbridge area, and we offer our classes on-line. For more information about these continuing education classes, please visit our website at www.hbrawm.com.

If you do not find the information that you need at the Home Show or in this guide, please call our office at (413) 733-3126 and one of our HBRA staff members will be glad to help you. I am confident that you will find this guide, our staff and our members to be a tremendous resource. Please take advantage of our expertise and let us be your source for quality contractors for your building and remodeling needs.

Nicholas Riley, President

Home Builders & Remodelers Association of Western Massachusetts

10 Tips for a Smooth Home Remodel

Follow these 10 tips when you embark on an exciting home remodeling project.

- 1. Establish effective two-way communication with the home remodeler. It's essential to have good communication for a smooth home remodeling project. Does the remodeler listen? Does he or she answer questions clearly and candidly? Can you reach him when you need to? Does he return phone calls promptly? Does he let you know when problems arise and work with you on solving them?
- 2. Make sure you are compatible with the contractor. You'll spend a lot of time with your remodeler so it's important to have a good rapport and trust in him or her.
- 3. Set a clear and mutual understanding about the schedule. You and your home remodeler should agree on the schedule up front to avoid conflict and problems later in the project.
- 4. Request a written proposal. Often, two people remember the same conversation differently. Get the proposal in writing and work with the remodeler to ensure it reflects your wishes.
- 5. Get a clear and mutual understanding on miscellaneous details up front. There are a lot of little details that need to be settled before work starts. What times of day will they be working? How will he or she access the property? How will cleanup be handled? How will they protect your property?
- 6. Remember to be flexible. Remodeling is an interruption of your normal life. Remember to be flexible during the project so that you can handle the unexpected and go with the flow.
- 7. Discuss and agree on how change orders will be handled. With home remodeling there is always the chance you may want to change materials or other project details during the job. Before work starts, make sure you agree with your remodeler about how these changes will be handled. Also understand that changes could affect the schedule and the budget, so it's important you have all changes in writing.
- 8. Agree on a well-written contract that covers all the bases. The contract should include these elements: a timetable for the project, price and payment schedule, detailed specifications for all products and materials, insurance information, permit information, procedures for handling change orders, lien releases, provisions for conflict resolution, notice of your right under the Federal Trade Commission's Cooling Off Rule (your right to cancel the contract within three days if it was signed someplace other than the remodeler's place of business), and details on the important issues (such as access to your home, care of the home, cleanup and trash removal).
- 9. Ask for a written lien waiver from the home remodeler upon completion of the work. If the remodeler hires subcontractors for portions of the work, then it is their responsibility to see the subcontractors compensated. In order to ensure this has been done and to protect yourself, ask for a written lien waiver when the work is finished. This document will verify everyone has been paid.
- 10. Establish a project plan, covering all phases and dependencies in the work. Plan your big picture goals with the remodeler and discuss your needs. Hire a remodeler who will plan with you, listen to concerns and answer questions.

(From How to Hire Your Dream Remodeler by Tom Higgins, Superior Products Home Improvement, Littleton, Colo.)

Special Article Special Article

Before You Move In: The New Home Walk-Through

Before you go to settlement on your purchase of a newly constructed home, you and your builder will do a walk-through to conduct a final inspection.

This walk-through provides an opportunity to spot items which may need to be corrected or adjusted, learn about the way your new home works and ask questions about anything you don't understand.

Often, a builder will use the walk-through to educate buyers about:

- The operation of the house's components.
- The buyer's responsibilities for maintenance and upkeep.
- Warranty coverage and procedures.
- The larger community in which the home is located.

Operation of Home Components

When you buy a new appliance or piece of equipment, such as a printer or a washing machine, you usually have to read the instructions before you understand how to use all of the features. With a new house, you will receive a stack of instruction booklets all at once. It helps if someone takes the time to show you how to operate all of the kitchen appliances, heating and cooling systems, water heater and other features. Such an orientation is particularly useful because people often are so busy during a move that they have trouble finding time to carefully read instruction booklets.



Part of your walk-through will be learning about maintenance and upkeep responsibilities. Most new homes come with a one-year warranty on

workmanship and materials. However, such warranties do not cover problems that develop because of failure to perform required maintenance. Many builders provide a booklet explaining common upkeep responsibilities of new home owners and how to perform them.

Should a warranted problem arise after you move in, the builder is likely to have a set of warranty service procedures to follow. Except in emergencies, requests for service should be in writing. This helps to ensure that everyone clearly understands the service to be performed.

Builder Visits During the Year

Many builders schedule two visits during the first year — one near the beginning and the other near the end — to make necessary adjustments and to perform work of a non-emergency nature. Don't expect a builder to rush out immediately for a problem such as a nail pop in your drywall. Such problems occur because of the natural settling of the house and are best addressed in one visit near the end of the first year.







Your Inspection Checklist

Create a checklist when inspecting the house. The list should include everything that needs attention, and you and your builder should agree to a timetable for repairs. Builders prefer to remedy problems before you move in because it is easier to work in an empty house. Some items may have to be corrected after move-in. For instance, if your walkthrough is in the winter, your builder may have to delay landscaping adjustments until spring.

It is important that you be thorough and observant during the walk-through. Examine all surfaces of counters, fixtures, floors and walls for possible damage carefully. Sometimes disputes arise because a buyer may discover a gouge in a counter top after move-in, and there is no way to prove whether it was caused by the builder's workers or the buyer's movers. Many builders ask their buyers to sign a form at the walk-through stating that all surfaces have been inspected and that there is no damage other than what has been noted on the walk-through checklist.

Ask a lot of questions during the walk-through and take notes on the answers. Don't worry about asking too many questions. That is how you learn. It is important to view the walk-through as a positive learning experience that will enhance the enjoyment of your new home.

(This article is a reprint from the NAHB's House Keys at www.nahb.org.)

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Heat Your Home Safely

Natural gas is commonly used in homes as an energy source. And like any energy source, it must be used correctly to be efficient and safe.

Natural gas is a versatile, clean-burning fuel. It is often used to heat your home, cook food, heat water to bathe with, dry clothes, and even start the fire in the fireplace. In its natural state, it is a non-toxic, colorless, tasteless and odorless gas. The "smell" you recognize as natural gas odor is added so you will know if there is a gas leak in your home.

Responding to Gas Leaks

Gas may escape from faulty appliances, loose connections, service lines inside or outside your home, or from the gas main. If you ever smell gas, take these precautions immediately:

- 1. Do not light any matches or turn any electrical switches on or off in your home.
- 2. Ventilate the room or home by opening doors and windows.
- **3.** If the odor is very strong or you hear a hissing noise, leave your home immediately. Go to a neighbor's home and call the fire department.

Maintaining Your Furnace or Boiler

You should also regularly inspect your furnace or boiler. A properly maintained furnace runs more efficiently and saves you money.

Follow the manufacturer's instructions to perform the inspection. If the instructions are missing, follow this checklist for inspecting your furnace or boiler:

- **1.** Make sure the unit is free of dust, rust or any other signs of corrosion. Make sure the space around it is clear of paint, solvents, rags, paper or any other combustible products.
- Check the air filter regularly, every one to two months. Replace or clean it if necessary. You can save 5% or more on your energy bills by doing so regularly.



- **3.** Check the blower by thoroughly examining it and the belt (if your furnace has one) for cracks or excessive wear. Replace it if necessary.
- **4.** Inspect space heaters annually as well. As with any gas appliance, trouble signs to look for are: a yellow flame; soot; a lingering pungent smell; or overheating.



Caring for Gas Appliances

Many homes have gas appliances in the kitchen and laundry rooms. A few simple precautions will help to keep gas appliances running safely and efficiently, too.

Never use the top burners or the oven of a gas range for home-heating purposes. Ranges and ovens are designed as cooking appliances only. Used improperly, they present a fire and burn hazard, and a malfunctioning gas range can produce toxic carbon monoxide.

Gas clothes dryers also need to be checked periodically. Make sure the dryer vent hose is free of lint. Lint buildup in the hose can cause a fire. Check the manufacturer's instructions for information on how to remove lint from the hose, or call a qualified appliance repair contractor.

Even if everything appears to be in working order, it makes good safety sense to have all your gas appliances and furnace checked by a qualified heating contractor on a regular basis (annually is recommended).

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Checklist for Finding and Hiring a Builder or Remodeler

Doing your homework with help you have a more successful experience.

Use this checklist to help you select a home builder or home remodeler to work on or build your home.

- Contact your local home builders' association for the names of member builders and remodelers.
 You can also ask family, friends or coworkers for recommendations.
- Make sure the builder or home remodeler has a permanent business location and a good reputation with local banks and suppliers.
- Find out how long they have been in the building business. It usually takes three to five years to establish a financially sound business. You want to make sure they will be around after the construction is complete to service any warranties.
- Check out the company's rating and if there have been any complaints filed with your local Better Business Bureau. www.bbb.org.



- Make sure the builder/remodeler has sufficient workers compensation and general liability insurance. If not, you may be liable for any construction-related accidents on your premises.
- Ask the builder/remodeler to provide you with names of previous customers. If they won't, beware. If they do, ask the customers if they would hire the builder/remodeler again.
- Ask if you can see the builder/remodelers work. Both completed and in progress. Check for quality of workmanship and materials.
- Do you feel you can easily communicate with the builder/remodeler? Remember, you will be in close contact with them throughout the construction process and afterwards as you live in your new home.
- Make sure the builder/remodeler provides you with a complete and clearly written contract. The contract will benefit both of you. If you are having a new home built, get and review a copy of the home warranty and homeowner manual as well.
- Be cautious of unusually low-priced bids. If the builder/remodeler is unable to pay for the materials and labor as the project proceeds, this may indicate a potential problem. Keep in mind that less expensive does not necessarily mean better!
- Verify that your remodeler is an EPA Lead-Safe Certified Renovator if you are planning work in a pre-1978 home that will disturb more than six square feet of painted surfaces inside the home or 20 square feet on the exterior of the home. Learn more about the EPA's lead paint rule.

(This article is a reprint from the NAHB's House Keys at www.nahb.org.)

Questions to Ask Your Home Builder

When you're thinking about buying a new home, selecting the right home builder is a key step in creating the home of your dreams. You should feel comfortable asking a potential home builder every question that you think is important. And, a professional builder or sales representative will want to make you a happy and satisfied home owner.

Besides the questions of "How much does it cost?," and "When can we move in?," here are some other questions you should ask:

- Will the builder give you references of recent buyers/occupants?
- Does the builder have a financing plan established?
- Are there options in the floor plan for example, can a basement or deck be added?
- Can a room such as the basement be left unfinished?
- How much "customizing" can be done versus standard features?
- Can appliances be up- or down-graded?
- Are there any additional fees relating to the home or development?
- Will there be a home owners' association? If so, what will the dues cost and what do they cover?
- Does the builder offer a warranty program?
- Does the price include landscaping? What if the plants die within a year?
- Are there any restrictive covenants?
- What are the estimated taxes on the property?
- How is the school system rated?
- Are day care and grocery stores convenient and satisfactory?
- What about emergency facilities police, fire department and hospitals?
- Are there any major development plans for the area in the next five years?

(This article is a reprint from the NAHB's House Keys at www.nahb.org.)



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Home Maintenance Quiz

It's the weekend and you have a whole list of household chores to do. Oh, we know you'd rather be golfing or playing tennis or watching TV, but keeping your home in good shape is important. Your home may be the biggest investment you will ever make. Taking good care of it with regular maintenance is necessary to maintain its value and ensure it will provide a comfortable, safe shelter for you and your family for a long time.

Here is a home maintenance quiz that will test your maintenance knowledge. While this quiz does not address every home maintenance project, it does provide helpful tips and reminders for chores you may have overlooked.

- 1. How often do forced-air furnace filters need to be changed? At least every three months during the heating season.
- 2. What part of the faucet usually needs to be replaced when you have a water leak? The washer.

3. Should you run hot or cold water through your garbage disposal?

Cold water.

- 4. How often should the moving parts of garage doors be oiled? 15. Do hardwood floors need to be waxed? Every three months.
- 5. What tools can you use to unclog your drains? A plunger and a plumber's snake.
- 6. What tool can be used to unclog a toilet? Coil spring-steel auger.
- 7. What faucet part needs to be cleaned every three to four months?

Aerator- the screen inside the end of the faucet.

8. What can you use for traction on icy sidewalks, steps and driveways?

Cat litter or sand – never use salt because it damages the pavement.

- 9. Where should the fire in your fireplace be built? On the andirons or grate - never on the fireplace floor.
- 10. What will prevent soot and add color to the fire in vour fireplace?

Throw in a handful of salt.

11. Where should your firewood be stored?

Outside, away from your house and not directly on the ground.

- 12. What helps keep unpainted concrete floor easy to keep clean? Concrete sealer.
- 13. What should you use to clean unpainted concrete floors? A solution of 4 to 6 teaspoons of washing soda in a gallon of hot water. Mix scoring powder to the solution for tough jobs.
- 14. When can you clean hardwood floors with water? When the floors have a polyurethane finish.

Hardwood floors that do not have a polyurethane finish probably will need to be waxed periodically. Use liquid or paste "spirit "wax.

16. What is the best polish for vinyl floors?

Water emulsion wax.

17. When is basement condensation at its maximum?

In new homes because gallons of water went into the concrete of basement walls.

18. Why should noisy water pipes be fixed promptly?

The condition that causes noisy pipes may be accompanied by vibration that can cause fittings to loosen and leak.

19. Why should frozen pipes be thawed slowly?

Frozen pipes should be thawed slowly to prevent the formation of steam, which could cause the pipe to burst.

20. How often should your roof be inspected?

A qualified roofer should inspect your roof every three years.

21. What should be regularly checked on your security system?

The alarms and circuit breakers should be checked to make sure they are in working order and the sensors should be inspected one by one.



22. To ensure your safety, what household equipment uses batteries that must be checked regularly to make sure they are operable?

Smoke and carbon monoxide detectors.

23. What do you use to fill in holes and cracks in plaster walls and gypsum wallboard? Spackling.

24. What is the white powdery substance that develops on masonry walls?

Efflorescence sometimes appears on masonry walls. It is crystallized soluble salts that can be removed by scrubbing with water and a stiff brush.

- 25. At what temperature should your water heater be set? 120 degrees Fahrenheit.
- 26. How often do skylights need to be inspected?

Skylights should be inspected each time your roof is inspected so leaks don't develop from cracks and interruptions around its seals, caulking and flashings. 27. What is a simple solution you can use to wash extremely dirty exterior windows?

A solution of equal parts vinegar and water or 3 tablespoons of denatured alcohol per quart of warm water. Use a piece of crumpled newspaper to wash the glass to avoid lint left behind by paper towels.

- 28. What can you use to help a window slide easily? Rub the channel with a piece of paraffin.
- 29. What should you look for when you inspect your siding yearly?

Determine if wood-sided homes need to be repainted; check to see if the caulking around the windows and doors has split and cracked, and replace the caulk; clean the mildew; trim shrubbery away so it does not touch the siding.

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Quick Home Cleaning Tips

Does the mere thought of tackling your weekly house cleaning chores exhaust you? Unfortunately you can't eliminate the tasks entirely or you and your house will quickly become the talk of the neighborhood.

Don't fret! Simply incorporate these quick cleaning tips into your routine to help make chores more manageable.

Daily Maintenance

Give the shower and bath a quick wipe down after every use. There are several daily shower sprays on the market that will do the job. Keep a sponge or squeegee in the shower, along with the shower spray, to eliminate the build-up of soap scum and mold, which creates more work later.

Within Reach

Disinfectant wipes, even baby wipes, are a great way to quickly clean something when you make a mess. Keep canisters in the kitchen, bathroom and living room for quick and easy access. When they are in reach, you are more apt to clean up the mess immediately rather than put it off until later.

Also, gather all of the supplies you will need to complete a task before you begin. Put them in a tote or basket to carry around with you as you clean. You will spend less time traveling from room to room hunting down the products you need.

Spray and Walk Away

If you are doing heavy cleaning to your bathroom or kitchen, just spray and walk away. Cleaning products are designed to dig deep into the stain to help dissolve it. When you spray and then immediately wipe it off, you are not giving the product time to do its job. Thoroughly spray down the areas you are cleaning and then tend to another task. When you go back to the area to be cleaned, the product will have done most of the work, creating less scrubbing for you.

Beat the Clock

You don't have to carve out an entire afternoon to take care of your house cleaning. Set a timer for 15 or 30 minutes and restrict your duties to that time period. You will find that when you are "on the clock" you are more efficient and less distracted. What you don't get done in that time frame can be saved until the next time. By scheduling your duties in shorter segments you won't feel as if it has taken up as much of your time.

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Time for Spring Time Organization

Step outside and take a deep breath. The snow is melting and flowers are blooming and the fresh scent of spring is once again in the air. This means that heavy coats and scarves are giving way to short sleeves, and snow shovels are being replaced with small gardening tools. But where to store all of your now-unneeded winter accessories?

Effective storage ideas are abundant, and getting organized now will ensure you are prepared when Old Man Winter comes back around. Some hoping to get organized may find it helpful to start by making a list of everything they want to store. This list will help ensure that nothing gets lost once the organizing and storage begins.

If you have additional space in a basement or garage, you may want to look into purchasing shelving. Easy-to-install, heavy-duty shelving can be purchased at just about any major home supply store such as Home Depot or Lowe's. Many of these units are designed so that you can leave as much room between the shelves as you like, making it easy to get larger and smaller items onto the same unit and saving you space.

It is important that when shopping for storage shelving that you look carefully at the installation process. While most are simple enough to install in less than one hour, some may be more involved, requiring multiple tools. Look before you buy and you will have a smoother process while getting organized.

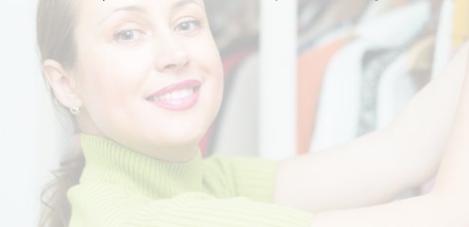
Heavy winter clothing can take up lots of closet space, leaving you with little additional room for your spring wardrobe. If you are looking for clothing storage space, have you considered what may not be under your bed? Many home owners forget about the ample storage space lurking there. Invest in some under-the-bed storage units. Many such units work perfectly for storing heavy coats and sweaters until next season, especially in homes with limited storage space. Simply fold your clothing and additional accessories flat and place them into the storage containers. The containers slide right under the bed for excellent out-of-sight storage. These handy units can be found at just about any store that sells storage solutions and are relatively inexpensive.

When looking at storing winter tools such as snow shovels, step into your garage and look up. The additional space on the walls towards the ceiling may lend itself to a long rack with hooks where tools can be hung.

For city dwellers, storage can take an interesting angle of its own. Stretched to find storage space in often cramped apartments, some builders are responding to the need. Fixes to the storage problem include larger built-in cabinets and an unique process known as raised floors. A section of the floor is elevated like a platform, high enough to include small access doors with space to store boxes, skis, heavy coats or just about anything an urbanite may need to pack away with the coming of spring.

Storing all of that winter gear away can be as easy as you make it. Remember, make a list and assess what you will need. Take a look around first to see what you already have that can be used for storage. With just a little preparation, storing your winter items can be as relaxing as a warm spring breeze.

(This article is a reprint from the NAHB's House Keys at www.nahb.org.)



Energy Saving Ideas Energy Saving Ideas



Decoding Energy Efficiency Lingo

The terminology for energy-efficient homes can be very technical and confusing to home owners. Here are some simple definitions to help you understand popular energy-saving options for your home.

Energy-Efficient Home

A home that uses less energy than a traditional home without compromising service to owners and occupants. Energy efficiency can be achieved through things such as improved thermal envelopes, solar-oriented construction, low-e windows and efficient appliances. Note that energy efficiency and energy conservation are different in that conservation efforts reduce or eliminate services to save energy.

Net Zero-Energy Home

A home in which energy production and consumption are equivalent. That means the energy produced by the home must meet the household's needs. Rooftop solar panels are perhaps the most common way for homes to produce energy. To help achieve net-zero energy, the home should be designed using a holistic, whole-house approach that strives for efficiency and reduces energy consumption without sacrificing service or comfort.

Net Zero-Energy-Ready Home

A home that is outfitted with the necessary structural and technological support to install energy-producing technologies. Net zero energy-ready homes are appropriate for home owners who plan to install energy-producing technology in the future but do not have the means or desire to do so at the current time. When the home owner is ready to install such technology, it will be a much simpler process.

Net Positive-Energy Home

A home that produces more energy than the household needs. A home owner could receive credit from their utility company for the excess energy returned to the grid that is produced by the energy technologies and saved by energy-efficiency measures.

(This article is a reprint from the NAHB's House Keys at www.nahb.org.)

Assess Your Home's Efficiency with an Energy Audit

You may be wondering how to save money on your energy bills this year. Conducting a do-it-yourself home energy audit is a fast, relatively simple way to assess how much energy your home consumes and determine what you can do to make your home more energy efficient.

A home energy audit will show you where your home is losing energy, how efficient your heating and cooling systems are, and ways to conserve electricity. All it takes is a thorough inspection of the areas listed here and keeping a checklist of the problems you found.

Air Leaks

Stopping or minimizing drafts can save on annual energy costs. Some places to inspect where air commonly seeps from homes include gaps around baseboards, wall and ceiling junctures, electrical outlets, switch plates, window frames, weather stripping, fireplace dampers, attic doors, window-mounted air conditioners and foundation seals.

On your home's exterior, look at the areas where two different building materials meet, such as corners and areas where siding or brick come together with chimneys or the foundation. If you can rattle windows or see daylight around door or window frames, you likely are losing air.

Once you've identified the leaks, seal them with caulk, weather stripping or the same material as the original seal. You can also attach plastic sheets around your windows.

In older homes especially, you may have insufficient insulation in the ceiling and walls. Your attic door should be insulated and close tightly. Openings around pipes, ductwork and chimneys should be sealed. Look for a vapor barrier — tarpaper or a plastic sheet — under the attic insulation. To check your walls, make a small hole in a closet or other out-of-the-way place and probe into the wall with a long stick or screwdriver. If it's an outside wall, the area should be completely filled with an insulating material.

Fill the gaps in any openings with expanding foam. Flexible caulk should be used to seal any electrical boxes in the ceiling. If your home lacks a vapor barrier, consider painting interior ceilings with vapor barrier paint. This reduces the amount of water vapor that can pass through the ceiling, which reduces your insulation's effectiveness.

Heating and Cooling Equipment

Inspect your heating and cooling equipment. See if ducts and pipes located in unheated spaces and your water heater and hot water pipes are insulated. Dirt streaks around your ductwork, especially near the seams, are evidence of leaks.

Have your equipment checked and cleaned by a professional annually. If you have a forced-air furnace, replace your filters as soon as they are dirty. Even if they aren't, replace them every 30 to 60 days.

Look at the bulbs in your home and determine if a lower-watt bulb would work just as well for your needs. For lights that will be used more than two hours each day, replace your incandescent bulbs with compact fluorescent bulbs and you can save up to 75% of the energy used for lighting.

A home audit is a great way to find out your home's energy deficiencies and make simple improvements that will save you time and money in the long run.

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Fantastic crew! I would highly recommend this company. Nick is responsive, pays attention to detail and is very reasonably priced. He is also a very honest GC. My husband and I plan to recommend him to everyone we know!













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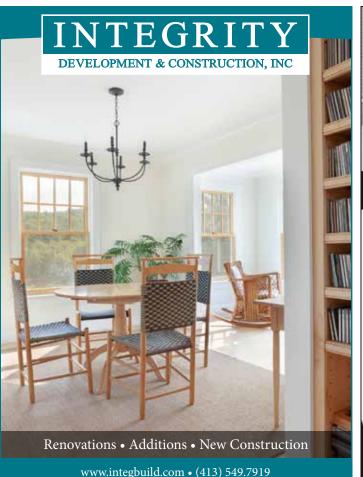


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Member Listings

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Company	Contact	Address	City, State	Phone	Company	Contact	Address	City, State	Phone
ABC Supply Company, Inc.	Peter Meyer	152 Fisk Avenue	Springfield, MA	(413) 781-6760	Big Y Foods, Inc. Facilities Management	Tony Coppola	2145 Roosevelt Avenue	Springfield, MA	(413) 504-4701
Abide, Inc.	Frank Tilli	P.O. Box 886	East Longmeadow, MA	(413) 525-0644	Bloo Solutions, Inc.	Jeremiah Beaudry	621 Grattan Street	Chicopee, MA	(413) 536-5044
Advanced Restoration Group	Matthew Gawle	40 Maine Avenue	Easthampton, MA	(413) 527-3473	BlueLinx Corporation	Bob Stanek	132 Nash Hill Road	Haydenville, MA	(413) 320-9514
Aging In Place Builders, Inc.	Jeffrey LaBombard	203 Birnam Road	Northfield, MA	(413) 225-3047	A. Boilard Sons, Inc.	Michael Boilard	P.O. Box 51065	Indian Orchard, MA	(413) 543-4100
All Power	Laura Colombi	43 West State Street	Granby, MA	(413) 467-3499	A. Boilards Sons Inc.	Candace Rutz	P.O. Box 51065	Indian Orchard, MA	(413) 543-4100
All Seasons Landscaping	Lou Lavecchia	762 North Mountain Road	Newington, CT	(860) 953-2471	Bolduc Construction, Inc.	Gerald Bolduc	77 Cislak Drive	Ludlow, MA	(413) 589-1462
All Waste Removal, Inc.	Chris Lomascolo	P.O. Box 297	Hampden, MA	(413) 566-2224	Bores Property Services	Chris Bores	8 Little Sorrel Lane	Somers, CT	(860) 719-2214
Allied Heating & Air Conditioning	Gary Gioranino	101 Circuit Avenue	West Springfield, MA	(413) 732-5599	Boston Capital Corporation	Corine Sheridan	One Boston Place, 21st Floor	Boston, MA	(617) 624-8900
All-Phase Enterprises, Inc.	John Seagrave	72 West Stafford Road	Stafford, CT	(860) 684-9779	Boyajian Remodeling	David Boyajian	10 Crane Avenue	East Longmeadow, MA	(413) 525-6747
Alves Fuels	Luis Vitorino	1020 East Street	Ludlow, MA	(413) 265-9032	Braman Termite & Pest Control	Rob Guyette	P.O. Box 368	Agawam, MA	(800) 338-6757
AMC Building Construction LLC	Richard Bernard	9 Harvey Street	Thorndike, MA	(413) 283-4374	Breton Estates, Inc.	Raymond Breton	P.O. Box 109	Palmer, MA	(413) 283-6940
American Installations	Wesley Couture	130 College Street	South Hadley, MA	(413) 552-0200	Brunelle Electric	Bill Brunelle	P.O. Box 976	East Longmeadow, MA	(413) 525-4054
Anchor Insulation	Eric Fiske	435 Narragansett Park Drive	Pawtucket, RI	(888) 438-9612	Budget Blinds	Robert Poulin	80 Laurel Road	Wilbraham, MA	(413) 297-8114
Andersen Windows, Inc.	Bernie Puza	257 Falley Drive	Westfield, MA	(413) 575-5445	The Building Inspector of America	Michael McDowell	2 Brookside Circle	Wilbraham, MA	(413) 596-2338
Aqua Pool & Patio, Inc.	Debbie Madden	53 Newberry Road	East Windsor, CT	(860) 623-9886	Roger Butler Insurance Agency	Roger Butler	P.O. Box 816	Westfield, MA	(413) 562-2304
Arrha Credit Union	John Lund	145 Industry Avenue	Springfield, MA	(413) 205-2007	C & R Insulation, Inc.	Jason Libby	784 Route 32	North Franklin, CT	(860) 642-4226
ARS Emergency Restoration	Lynn Boivin	480 St. James Street	Springfield, MA	(413) 505-9301	C & Kinistration, Inc. C J Carpentry & Construction	Joseph Mole'	306 Lyon Street	Ludlow, MA	(413) 583-2613
Artcraft Company	Francie Richardson	26 Sunnyside Terrace	Wilbraham, MA	(800) 659-4042	C.M. Technical Consulting, Inc.	Paul Campagna	118 Washington Road	Springfield, MA	(413) 739-3658
Artistic Interiors, Inc.	Jorge Ribeiro	348 West Avenue	Ludlow, MA	(413) 583-6148	Calabrese Construction Company, Inc.	Chuck Calabrese	7 Brewster Road	West Springfield, MA	(413) 736-3352
Asplundh Construction	Brian Boland	60 Industrial Park Road, Suite 1	Tolland, CT	(860) 871-9942	Calder Overhead Door Company, LLC	William Johnson	38 Baldwin Street, Suite 5	East Longmeadow, MA	(413) 525-7203
Associated Building Wreckers, Inc.	Andrew Mirkin	352 Albany Street	Springfield, MA	(413) 732-3179	Calloway Cleaning & Restoration	James Calloway	11316 Tamarco Drive	Cincinnati, OH	(513) 505-4656
•		310 Montcalm Street	1 3 .	(413) 532-9949	Carloway Cleaning & Restoration Caolo & Bieniek Associates, Inc.	•	521 East Street	·	(413) 594-2800
very Home Improvement	Henry Avery		Chicopee, MA		•	Curtis Edgin		Chicopee, MA Plainville, CT	
very Septic Service	Jason Avery	64 Field Road, Suite 11A	Somers, CT	(860) 749-9964	Capital Cable Construction	Rick Dubois	138 East Street	South Windsor, CT	(860) 517-8550
NZEK Building Products-AZEK/TimberTech	Andrew Furjanic	53 Sterling Heights Drive	Clifton Park, NY	(518) 935-3379	Capitol Sweeping Services, Inc.	Thomas Kuhas	P.O. Box 797		(860) 289-7555
Bacon & Wilson PC	Mark Beglane	33 State Street	Springfield, MA	(413) 781-0560	Carrington Window Decor & More	Mark Carrington	P.O. Box 1013	East Longmeadow, MA	(413) 525-4810
Balise Chevrolet Buick GMC	Barry Szymojko	440 Hall of Fame	Springfield, MA	(413) 205-2654	Catamount Response	Dan Kenney	55 Fenn Street	Pittsfield, MA	(413) 442-8776
Banton Construction	Marc Bronn	339 Washington Avenue	North Haven, CT	(203) 234-2353	Cebula Electronics Corp dba AlarmWorks/Fire Detection Systems	Joseph Cebula	66 Main Street	Chicopee, MA	(413) 594-9916
Barber Utilities LLC - Dave Stavens	Dave Stavens	77 Meadow Brook Road	Ellington, CT	(860) 872-2330	•	Innua- C-locale	DO Day FOA	Ludlou MA	/412\ E02 2070
he Barn Yard Enterprises	Everett Skinner	9 Village Street	Ellington, CT	(860) 896-0636	Celebrity Builders	Janusz Szlosek	P.O. Box 504	Ludlow, MA	(413) 583-3070
Bath Fitter - Premier Bath Systems, LLC	Jason Cusimano	1175 Bernardston Road	Greenfield, MA	(413) 774-5507	Cellite Engineers dba Johnstone Supply	Jess Hill	590 Center Street	Chicopee, MA	(413) 781-1721
Bay State Plumbing & Heating Supply Co., Inc.	Matt Zick	15 Mill Street	Springfield, MA	(413) 733-6696	Center For Eco Technology	Amy Weber	320 Riverside Drive, Unit 1A	Florence, MA	(413) 586-7350
Baystate Restoration Group	Mark Daviau	69 Gagne Street	Chicopee, MA	(855) 532-3473	Central Berkshire Habitat for Humanity	Carolyn Valli	314 Columbus Avenue	Pittsfield, MA	(413) 442-3181
Baystate Rug & Flooring	Joseph Monty	671 Grattan Street	Chicopee, MA	(413) 533-3806	Certain Teed Roofing Products	Don Carlson	15 Goodrow Lane	Marlborough, MA	(617) 416-5217
Baystate Winair	Joseph Baskin	78 Kelso Avenue	West Springfield, MA	(413) 733-6311	Certain Teed Roofing Products	Michael Shields	15 Goodrow Lane	Marlborough, MA	(617) 416-5217
BB Landscaping LLC	Robert Nasiatka	121 Palmer Road	Monson, MA	(413) 262-3831	CHA Companies	Kelly Killeen	101 Accord Park Drive	Norwell, MA	(781) 351-1393
Beacon Sales	Nick Montagna	60 Haynes Circle	Chicopee, MA	(413) 612-2060	Chamberland Cedar	Michael Chamberland	14 Exchange Street	Chicopee, MA	(413) 594-5989
Michael Beaudry Remodeling, LLC	Michael Beaudry	36 McGregory Road	Sturbridge, MA	(508) 341-1962	Champagne Drywall, Inc.	Paul Johnson	36 Russo Circle, Suite D	Agawam, MA	(413) 786-4989
Phil Beaulieu & Son Home Improvement, Inc.	Francis Beaulieu	217 Grattan Street	Chicopee, MA	(413) 592-1498	Chap De Laine Interiors, Inc.	Lisanne Chapdelaine	136 College Street	South Hadley, MA	(413) 536-8560
Ailton C Beebe & Sons Inc	Sharon Beebe	12 Beebe Lane	Storres , CT	(860) 429-9358	Charista Construction Services, Inc.	Joseph Kennedy	38 Harkness Avenue	East Longmeadow, MA	(413) 525-1735
eebe Landscape Services, Inc.	Richard Beebe	P.O. Box 735	East Windsor, CT	(860) 654-1572	Chesterfield Volunteer Firefighters Association	Rodger Bancroft	P.O. Box 156	Chesterfield, MA	(413) 923-1259
ent Tree Development LLC	Marc Bergeron	86 Woodcliff Drive	Westfield, MA	(413) 237-5718	Chicopee Comprehensive High School	Carl Ingram	617 Montgomery Street	Chicopee, MA	(413) 594-3555
I.R. Bergeron Drywall Contractor, Inc.	Jeffrey Bergeron	1106 East Mountain Road	Westfield, MA	(413) 568-0962	Chicopee Concrete Service	Norman Magnanti	652 Prospect Street	Chicopee, MA	(413) 594-4700
Bergeron Renovations & Remodeling	Jeffrey Bergeron	1106 East Mountain Road	Westfield, MA	(413) 568-0962	Chicopee Mason Supplies	Dean Ducharme	451 McKinstry Avenue	Chicopee, MA	(413) 534-4516
Berkshire Hills Construction Company, Inc.	Sonia Morrison	P.O. Box 373	Otis, MA	(413) 243-4949	Clarke Distribution Corporation	Joe Tanguay	393 Fortune Boulevard	Milford, MA	(508) 435-6226
Berkshire Insurance Group, Inc.	Michael Smith	P.O. Box 4889	Pittsfield, MA	(866) 636-0244	Collins & Jewell Company, Inc.	Chris Jewell	5 Rachel Drive	Bozrah, CT	(860) 887-8813
Berkshire Plate Glass	Harold Boland	35 1st Street	Pittsfield, MA	(413) 442-3113	Comcast Spotlight	Rich Wilson	200 Silver Street	Agawam, MA	(413) 404-3164
Bert Hill's Express, Inc.	Kenneth Dulude	978 Southampton Road	Westfield, MA	(413) 485-0050	Commercial Scale & Balance	Jim Erwin	P.O. Box 268	Agawam, MA	(413) 789-9990
Best Tile	Karen Tesini	911 Belmont Avenue	Springfield, MA	(413) 732-4191	Complete Payroll Solutions	Christopher Gallivan	1 Carando Drive	Springfield, MA	(413) 736-2800
Betts Plumbing & Heating Supply, Inc.	Kim Betts	14 Coleman Avenue	Westfield, MA	(413) 568-3308	Connecticut Business Systems	Nate Soverow	134 Capital Drive, Suite B	West Springfield, MA	(413) 533-8140
Beyond Green Construction	Sean Jeffords	13 Terrace View	Easthampton, MA	(413) 529-0544	Connecticut Lighting Centers	David Director	160 Brainard Rd	Hartford, CT	(860) 249-7631
BFP Associates, Inc.	Steve Bradway	110 Elm Street	West Springfield, MA	(413) 739-2352	and Restoration Lighting Gallery			-, -	, ., .,
zi i rissociates, inc.	Steve Diadway	I TO LITT SUCCE	west springinela, MA	(713)131-2332	Connecticut Valley Artesian Well Company, Inc.	Joseph Dilk	58 Bond Avenue	East Longmeadow, MA	(413) 525-7656

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Bruce Libby						_				
C	Company	Contact	Address	City, State	Phone		Company	Company Contact	Company Contact Address	Company Contact Address City, State
C	Construct Associates. Inc.	Stanhan Rocc	36 Sarvica Cantar Paad	Northampton MA	(<u>/</u> 13) 58/ ₋ 122/		Fuel Services, Inc.	Fuel Services, Inc. Josh Nolan	Fuel Services, Inc. Josh Nolan 95 Main Street	Fuel Services, Inc. Josh Nolan 95 Main Street South Hadley, MA
Bruce Libby	Construction Service CS-MA, LLC	•		•			G & M Enterprises, Inc. dba Mr. Gutter	·		•
Brita Tippin 2025 Riverdale Street West Springfield, MA		•		· ·			Gagliarducci Construction, Inc.	· ·		
Mario Frare	Contemporary Structures, Inc.	•					· ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	
Thomas Coughlin	Contractors Home Appliances	• •		, ,			·	·	,	· · ·
Roger Barrett 26 West Street - Route 85 Bolton, CT (860) 643-1148	Cortina Tile						The Gaudreau Group	·	•	·
Evan Jones 125 Sunderland Road North Amherst, MA (413) 549-0001	Coughlin Service Corporation	· ·		· ·	, ,		George Propane, Inc.	3 1 .	3 1 ·	
Dale Crane	Early New England Homes	•		•			George's Renovations LLC	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	
More Leon Markowski Route 9	Cowls Building Supply, Inc.	Evan Jones	125 Sunderland Road	North Amherst, MA			Gilbert & Son Insulation, Inc.	·	•	
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Brittany Chartrand 462 River Road Claremont, NH (603) 504-6898 Robert Green One Waterview Drive Shelton, CT (203) 336-5225	Creative Building Solutions	Sarah Stiner	82 Maple Avenue	Great Barrington, MA	(413) 528-4935		GMH Fence Company, Inc.	GMH Fence Company, Inc. Glenn Hastie	GMH Fence Company, Inc. Glenn Hastie P.O. Box 551	GMH Fence Company, Inc. Glenn Hastie P.O. Box 551 East Longmeadow, MA
Robert Green Darin Hurne S00 Corporate Row Cromwell, CT 1.800.890-2022	Creative Space Shower Doors & More	Leon Markowski	Route 9	Hadley, MA	(413) 585-0569		R. A. Gnatek Builders, Inc.	R. A. Gnatek Builders, Inc. Ronald Gnatek	R. A. Gnatek Builders, Inc. Ronald Gnatek P.O. Box 551	R. A. Gnatek Builders, Inc. Ronald Gnatek P.O. Box 551 Shutesbury, MA
Robert Green	Crown Point Cabinetry	Brittany Chartrand	462 River Road	-	(603) 504-6898		Go Graphix	Go Graphix Jim White	Go Graphix Jim White 31 Benton Drive	Go Graphix Jim White 31 Benton Drive East Longmeadow, MA
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Paul Tatro Paul Tatro 999 River Road Agawam, MA (413) 789-0800	DEARG		•				Greater Chicopee Chamber Greater Springfield Habitat For Humanity, Inc.	·		
David L DeGiorgis P.O. Box 1014 Pittsfield, MA (413) 499-3319				·	· ·		Green Home Solutions of Western Mass			
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DePonte's Farm	David L. DeGiorgis Wood Craftsman, Inc.	•		·			Christopher J. Grenier Painting & Finishing LLC			
David & Brian Skoczylas	Degree Inc.	•	· ·	•			Ground Breaker Services, Inc.	· · · · · · · · · · · · · · · · · · ·	, , , , , , , , , , , , , , , , , , ,	· · · · · · · · · · · · · · · · · · ·
William Devlin	Joseph DePonte Realty, Inc., dba DePonte's Farm	•		·			Grubert Carpentry	• •		i ,
Paul Dion	Desantis Garage / Deer Haven Farm	•					GTC Landscaping	, ,	, ,	, ,
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Wayne Kapinos	Dion Creative Construction, Inc.	Paul Dion	61 Loomis Ridge	Westfield, MA	(413) 562-1134		H & R Homes Remodeling, Inc.	H & R Homes Remodeling, Inc. Hunter Marosits	H & R Homes Remodeling, Inc. Hunter Marosits 2345 Boston Road	H & R Homes Remodeling, Inc. Hunter Marosits 2345 Boston Road Wilbraham, MA
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Nement Bernie Drapeau 116 Lathrop Street South Hadley, MA (413) 533-8684 Douglas Dreyer 53 Ramah Circle North Agawam, MA (413) 789-2260 n., Inc. Jean Duquette 215 Barry Street Feeding Hills, MA (413) 575-5835 Robert Nelson 84 Westover Road Ludlow, MA (413) 631-0050 Greg Chiecko 1305 Memorial Avenue West Springfield, MA (413) 632-5019 Paul Rivard P.O. Box 640 South Windsor, CT (860) 289-0606 Richard Herrington 312 White Hill Lane Hillsdale, NY (518) 325-3131 John Loughlin 8B W State Street Granby, MA (413) 467-9161 Thomas Race P.O. Box 742 South Egremont, MA (413) 822-2929 Robert Bacon 68 Union Street Westfield, MA (413) 568-0905 Julie Kosuda 25 University Drive Amherst, MA (413) 658-3421 Dan Buendo 280 North Main Street East Longmeadow, MA (413) 525-3247 x102 Paula Vincent 73 W. Brook Street Manchester, NH (603) 370-0930 Brant Stahelski 339 Main Street Monson, MA (413) 267-8983 Kevin Favre 15 Orca Street Pittsfield, MA (413) 592-3376 Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 592-3376 Marveen Buxton 1010 Union Street, Suite E Set Longmeadow, MA (413) 586-1300 James Mauer 510 Cottage Street Springfield, MA (413) 788-7200 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 7726-9950	The Dowd Agencies	Wayne Kapinos	485 Main Street	Indian Orchard, MA	(413) 204-2781		Hallahan Associates	Hallahan Associates Fred Hallahan	Hallahan Associates Fred Hallahan 502 Baltimore Avenue	Hallahan Associates Fred Hallahan 502 Baltimore Avenue Baltimore, MD
Douglas Dreyer 53 Ramah Circle North Agawam, MA (413) 789-2260 Jean Duquette 215 Barry Street Feeding Hills, MA (413) 575-5835 Robert Nelson 84 Westover Road Ludlow, MA (413) 631-0050 Greg Chiecko 1305 Memorial Avenue West Springfield, MA (413) 205-5019 Paul Rivard P.O. Box 640 South Windsor, CT (860) 289-0606 Richard Herrington 312 White Hill Lane Hillsdale, NY (518) 325-3131 John Loughlin 8B W State Street Granby, MA (413) 467-9161 Thomas Race P.O. Box 742 South Egremont, MA (413) 822-2929 Robert Bacon 68 Union Street Westfield, MA (413) 568-0905 Julie Kosuda 25 University Drive Amherst, MA (413) 658-3421 Dan Buendo 280 North Main Street East Longmeadow, MA (413) 525-3247 x102 Paula Vincent 73 W. Brook Street Manchester, NH (603) 370-0930 Brant Stahelski 339 Main Street Monson, MA (413) 267-8983 Kevin Favre 15 Orca Street Pittsfield, MA (413) 592-2376 ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 592-2376 Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 792-7900 John Walz 33 Grattan Street Chicopee, MA (413) 792-7900 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 788-7200 Maureen Buxton 1010 Union Street Springfield, MA (413) 788-7200 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 1539 Warren, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 726-9950	Julien Drapeau Home Improvement, Inc.	Julien Drapeau	6 Surrey Lane	Wilbraham, MA	(413) 596-2641		HallKeen Management, Inc.	HallKeen Management, Inc. Robert Southworth	HallKeen Management, Inc. Robert Southworth 25 Thomas Street	HallKeen Management, Inc. Robert Southworth 25 Thomas Street Westfield, MA
Douglas Dreyer 53 Ramah Circle North Agawam, MA (413) 789-2260 Jean Duquette 215 Barry Street Feeding Hills, MA (413) 575-5835 Robert Nelson 84 Westover Road Ludlow, MA (413) 631-0050 Greg Chiecko 1305 Memorial Avenue West Springfield, MA (413) 205-5019 Paul Rivard P.O. Box 640 South Windsor, CT (860) 289-0606 Richard Herrington 312 White Hill Lane Hillsdale, NY (518) 325-3131 John Loughlin 8B W State Street Granby, MA (413) 467-9161 Thomas Race P.O. Box 742 South Egremont, MA (413) 822-2929 Robert Bacon 68 Union Street Westfield, MA (413) 568-0905 Julie Kosuda 25 University Drive Amherst, MA (413) 658-3421 Dan Buendo 280 North Main Street East Longmeadow, MA (413) 658-3421 Paula Vincent 73 W. Brook Street Manchester, NH (603) 370-0930 Brant Stahelski 339 Main Street Monson, MA (413) 267-8983 Kevin Favre 15 Orca Street Pittsfield, MA (413) 997-9700 John Walz 33 Grattan Street Chicopee, MA (413) 592-2376 Ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 592-2376 Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 592-2376 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 788-7200 Maureen Buxton 1010 Union Street Springfield, MA (413) 788-7200 Maureen Buxton 1010 Union Street Springfield, MA (413) 788-7200 George Fontaine P.O. Box 1539 Warren, MA (413) 467-314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Drapeau & Galindo Home Improvement	Bernie Drapeau	116 Lathrop Street	South Hadley, MA	(413) 533-8684		Haluch's Landscapes	Haluch's Landscapes Chris Haluch	Haluch's Landscapes Chris Haluch P.O. Box 307	Haluch's Landscapes Chris Haluch P.O. Box 307 Hampden, MA
No. Jean Duquette 215 Barry Street Feeding Hills, MA (413) 575-5835	Dreyer Plumbing & Heating	•	•	-			Hartford Distributors	•	•	· · · · · · · · · · · · · · · · · · ·
Robert Nelson 84 Westover Road Ludlow, MA (413) 631-0050	J N Duquette & Son Construction, Inc.	• •		•			G.B. Hastie Fence Company, Inc.		·	
Greg Chiecko 1305 Memorial Avenue West Springfield, MA (413) 205-5019	Duro-Last Roofing	'	•	•			Heritage Homes, Inc.	1 2	1 7	
Paul Rivard P.O. Box 640 South Windsor, CT (860) 289-0606 Richard Herrington 312 White Hill Lane Hillsdale, NY (518) 325-3131 John Loughlin 8B W State Street Granby, MA (413) 467-9161 Thomas Race P.O. Box 742 South Egremont, MA (413) 822-2929 Robert Bacon 68 Union Street Westfield, MA (413) 568-0905 Julie Kosuda 25 University Drive Amherst, MA (413) 658-3421 Dan Buendo 280 North Main Street East Longmeadow, MA (413) 525-3247 x102 Paula Vincent 73 W. Brook Street Manchester, NH (603) 370-0930 Brant Stahelski 339 Main Street Monson, MA (413) 267-8983 Kevin Favre 15 Orca Street Pittsfield, MA (413) 997-9700 John Walz 33 Grattan Street Chicopee, MA (413) 592-2376 ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 525-7302 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 788-7200 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	•			· ·			· ·	,	, ,	· · · · · · · · · · · · · · · · · · ·
Richard Herrington 312 White Hill Lane Hillsdale, NY (518) 325-3131 John Loughlin 8B W State Street Granby, MA (413) 467-9161 Thomas Race P.O. Box 742 South Egremont, MA (413) 822-2929 Robert Bacon 68 Union Street Westfield, MA (413) 568-0905 Julie Kosuda 25 University Drive Amherst, MA (413) 568-3421 Dan Buendo 280 North Main Street East Longmeadow, MA (413) 525-3247 x102 Paula Vincent 73 W. Brook Street Manchester, NH (603) 370-0930 Brant Stahelski 339 Main Street Monson, MA (413) 267-8983 Kevin Favre 15 Orca Street Pittsfield, MA (413) 997-9700 John Walz 33 Grattan Street Chicopee, MA (413) 592-2376 ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 525-7302 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 726-9950	Eastern States Exposition	· ·		. •			Heyes Forest Products Inc.	•	•	,
John Loughlin 88 W State Street Granby, MA (413) 467-9161	EastRock Inc			· ·			Kent Hicks Construction Company	. ,		
Thomas Race	Ed Herrington, Inc.	·					High Meadow	•	,	, ,
Robert Bacon 68 Union Street Westfield, MA (413) 568-0905 Julie Kosuda 25 University Drive Amherst, MA (413) 658-3421 Dan Buendo 280 North Main Street East Longmeadow, MA (413) 525-3247 x102 Paula Vincent 73 W. Brook Street Manchester, NH (603) 370-0930 Brant Stahelski 339 Main Street Monson, MA (413) 267-8983 Kevin Favre 15 Orca Street Pittsfield, MA (413) 997-9700 John Walz 33 Grattan Street Chicopee, MA (413) 592-2376 ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 592-2376 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 586-1300 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 726-9950	Ed Os Manufacturers Reps, Inc.	•		•			Hipoint Heating & Cooling, Inc.			
Julie Kosuda 25 University Drive Amherst, MA (413) 658-3421 Dan Buendo 280 North Main Street East Longmeadow, MA (413) 525-3247 x102 Paula Vincent 73 W. Brook Street Manchester, NH (603) 370-0930 Brant Stahelski 339 Main Street Monson, MA (413) 267-8983 Kevin Favre 15 Orca Street Pittsfield, MA (413) 997-9700 John Walz 33 Grattan Street Chicopee, MA (413) 592-2376 ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 525-7302 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 586-1300 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Egremont Contractors LLC			•			Hocon Gas of Suffield	3	, and the second se	·
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Paula Vincent 73 W. Brook Street Manchester, NH (603) 370-0930 Brant Stahelski 339 Main Street Monson, MA (413) 267-8983 Kevin Favre 15 Orca Street Pittsfield, MA (413) 997-9700 John Walz 33 Grattan Street Chicopee, MA (413) 592-2376 ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 525-7302 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 788-7200 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Encharter Insurance	Julie Kosuda	25 University Drive		• •		The Home Store	The Home Store Andrew Gianino		•
Brant Stahelski 339 Main Street Monson, MA (413) 267-8983 Kevin Favre 15 Orca Street Pittsfield, MA (413) 997-9700 John Walz 33 Grattan Street Chicopee, MA (413) 592-2376 ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 525-7302 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 586-1300 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Envision Marketing Group			East Longmeadow, MA			Horizon Services			
Kevin Favre 15 Orca Street Pittsfield, MA (413) 997-9700 John Walz 33 Grattan Street Chicopee, MA (413) 592-2376 ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 525-7302 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 586-1300 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Eversource Energy	Paula Vincent	73 W. Brook Street	Manchester, NH	(603) 370-0930		Hot Table	Hot Table Chris Devoie	Hot Table Chris Devoie 1500 Main Street	Hot Table Chris Devoie 1500 Main Street Springfield, MA
John Walz 33 Grattan Street Chicopee, MA (413) 592-2376 Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 525-7302 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 586-1300 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	EWS Plumbing & Heating, Inc.	Brant Stahelski	339 Main Street	Monson, MA	(413) 267-8983		Paul Huijing, Inc.	Paul Huijing, Inc. Paul Huijing	Paul Huijing, Inc. Paul Huijing P.O. Box 516	Paul Huijing, Inc. Paul Huijing P.O. Box 516 Wilbraham, MA
ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 525-7302 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 586-1300 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	K.M. Favre & Company, Inc.	Kevin Favre	15 Orca Street	Pittsfield, MA	(413) 997-9700		Hurley & David, Inc.	Hurley & David, Inc. Ward Woodruff	Hurley & David, Inc. Ward Woodruff 90 Fisk Avenue	Hurley & David, Inc. Ward Woodruff 90 Fisk Avenue Springfield, MA
ing Mark Fitzpatrick 99 Maple Street East Longmeadow, MA (413) 525-7302 Teri Marinello - Mazur P.O. Box 554 Ludlow, MA (413) 788-7200 Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 586-1300 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Finyl Vinyl, Inc.						Integrity Development & Construction, Inc.		•	
Teri Marinello - Mazur	Fitzpatrick Painting & Wallpapering	Mark Fitzpatrick	99 Maple Street	•			Interstate Custom Kitchen & Bath, Inc.	Interstate Custom Kitchen & Bath, Inc. Jim Yiznitsky	Interstate Custom Kitchen & Bath, Inc. Jim Yiznitsky 558 Chicopee Street	Interstate Custom Kitchen & Bath, Inc. Jim Yiznitsky 558 Chicopee Street Chicopee, MA
Maureen Buxton 1010 Union Street, Suite E West Springfield, MA (413) 586-1300 James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Fletcher Sewer & Drain, Inc.	•	•	•			Ironclad Services, Inc.	•	•	· · · · · · · · · · · · · · · · · · ·
James Mauer 510 Cottage Street Springfield, MA (413) 781-2020 George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Florence Bank						Jahn Building & Remodeling	·		,
George Fontaine P.O. Box 111 Wilbraham, MA (413) 596-6400 Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Fontaine Brothers, Inc.							· ·		· · · · · · · · · · · · · · · · · · ·
Inc. James Fountain P.O. Box 1539 Warren, MA (413) 436-7314 Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	·			-			JR Sweeping	· ·	· ·	· ·
Lori Loughlin 145 Performance Boulevard Springfield, MA (413) 726-9950	Fontaine Contracting, LLC	•					JSL Asphalt	·	· · · · · · · · · · · · · · · · · · ·	
· · · · · · · · · · · · · · · · · · ·	Fountain & Sons Fuel Company, Inc.						W.W. Jurczyk, Inc.		•	, , , , , , , , , , , , , , , , , , ,
Joe Frigo 90 William Street Springfield, MA (413) 732-5428	Frank Webb Home	Lori Loughlin		-	(413) 726-9950		J.R. Kakley & Sons, Inc.			
	Frigo Food Products	Joe Frigo	90 William Street	Springfield, MA	(413) 732-5428		Keiter Builders, Inc.	Keiter Builders, Inc. Scott Keiter	Keiter Builders, Inc. Scott Keiter 35 Main Street, 2nd Floor	Keiter Builders, Inc. Scott Keiter 35 Main Street, 2nd Floor Florence, MA

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Member Listings

Company	Contact	Address	City, State	Phone	Company	Contact	Address	City, State	Phone
Company	Contact	Addiess	City, State	Filone	Company	Contact	Addiess	City, State	riiolie
Kelly-Fradet Lumber Company, Inc.	Scott Fleury	P.O. Box 277	East Longmeadow, MA	(413) 237-4040	Modern Castle	Jason Carrington	193 Holyoke Street	Ludlow, MA	(413) 583-2227
B.J. Kennison Company Kitchens, Baths & More	Brad Kennison	200 Town Farm Road	Monson, MA	(413) 283-7815	Monson Savings Bank	Nancy Dahlen	197 Main Street	Monson, MA	(413) 267-1216
Kent Brothers Excavating	Michael Kent	P.O. Box 401	Southampton, MA	(413) 530-2244	Montgomery Modular Homes	Ronald Sturgill	46 Main Road	Montgomery, MA	(413) 862-3300
Kentucky Blue Landscaping	Jeff Nielson	124 West Dudley Town Road	Bloomfield, CT	(860) 242-4477	Mr. Home	Bill Sweeney	6 Dumaine Street	Wilbraham, MA	(413) 222-5368
Kinsley Group	John Sartori	14 Connecticut South Drive	East Granby, CT	(860) 844-2236	A. Murad, Builder LLC	Anthony Murad	P.O. Box 811	Lebanon Springs, NY	(518) 794-7773
Kitchen & Bath Design Center	Richard & Donald Roy	P.O. Box 384	Agawam, MA	(413) 786-8500	N. L. Contruction, Inc.	Joan Lupa	545 West Street	Ludlow, MA	(413) 589-9883
Kitchen Encounters, Inc.	Robert Gasteyer	15 Railroad Avenue	Wilbraham, MA	(413) 596-6535	National Vinyl, LLC	Scott Channell	7 Coburn Street	Chicopee, MA	(413) 420-0548
Kitchens By Curio, Inc.	Curio Nataloni	1045 Boston Road	Springfield, MA	(413) 783-0913	New England Chimney Sweeps and Masonry, Inc.	Bruce Faria	19 Spring Street	Westfield, MA	(413) 568-6488
Kitchens Direct, Inc.	Rich Metivier	945 Southampton Road	Westfield, MA	(413) 568-3353	New England Custom Countertops, Inc.	Wayne & Lisa Bush	P.O. Box 2102	Westfield, MA	(413) 568-0100
Kleeberg Sheet Metal & Mechanical	Dan Kleeberg	65 Westover Road	Ludlow, MA	(413) 589-1854	Noonan Energy Corporation	Tim Noonan	86 Robbins Road	Springfield, MA	(413) 734-7396
Kloter Farms, Inc.	Jason Kloter	216 West Road	Ellington, CT	(860) 871-1048	Northern Foundations, Inc.	Joseph Kroboth	290 Hubbard Avenue	Pittsfield, MA	(413) 499-3359
Kopatz Construction, LLC	Willard Kopatz	33 Castle Hill Road	Westfield, MA	(413) 568-0341	David R. Northup Electrical Contractors, Inc.	Linda Northup Vitro	73 Bowles Road	Agawam, MA	(413) 786-8930
Ken Kozlik Building & Remodeling	Kenneth Kozlik	P.O. Box 1004	Bondsville, MA	(413) 262-5896	Northwest Lawn & Landscaping Maintenance, LLC	Aimee Duncan	P.O. Box 482	Millertown, NY	(518) 789-0672
Kozyra Construction	Michael Kozyra	141 Old Palmer Road	Brimfield, MA	(413) 245-4402	Oasis Shower Doors and Specialty Glass	Tom Daly	646 Springfield Street	Feeding Hills, MA	(800) 876-8420
L & R Sales, Inc.	Gary Midura	284 Bliss Street	West Springfield, MA	(413) 737-7883	Oasis Shower Doors and Specialty Glass	Rachel Douglass	646 Springfield Street	Feeding Hills, MA	(800) 876-8420
L.P. Adams Company, Inc.	Todd Walton	P.O. Box 256	Dalton, MA	(413) 684-0025	Oasis Shower Doors and Specialty Glass	Barbara Kieszek	646 Springfield Street	Feeding Hills, MA	1-800-876-8420
Lafata & Son, Inc.	Anthony Lafata	522 South Hoop Pole Road	Guildford, CT	(203) 457-9257	Oil Recovery Corporation	Jon Gagnon	P.O. Box 1065	West Springfield, MA	(413) 737-2949
Lagrant Electric	Karl Lagrant	6 King Circle	Ware, MA	(413) 967-4296	Ondrick Natural Earth	Adam Ondrick	729 Fuller Road	Chicopee, MA	(413) 592-8803
John S. Lane & Son, Inc.	Joseph Salvon	730 East Mountain Road	Westfield, MA	(413) 568-8986	Osterman Propane, Inc.	Tim Mahoney	1 Blanchard Street	Palmer, MA	(800) 332-3353
Laplante Construction, Inc.	William Laplante	61R North Main Street, Suite 1	East Longmeadow, MA	(413) 525-6121	Overhead Door Company of Pioneer Valley	Kenneth Cloutier	190 Moody Street	Ludlow, MA	(413) 589-0947
Laplante Construction, Inc.	Raymond Laplante	61 R North Main Street, Suite 1	East Longmeadow, MA	(413) 525-6121	Page Landscaping	Ralph Page	P.O. Box 175	East Longmeadow, MA	(413) 525-6490
Larochelle Construction Company, Inc.	Danny Larochelle	23 College Street	South Hadley, MA	(413) 781-5651,	Palmer Paving Corporation	Janet Callahan	25 Blanchard Street	Palmer, MA	(413) 283-8354
Lebanon Springs Excavating	Andrew Sandstrom	14776 State Route 22	New Lebanon, NY	(518) 470-5249	Palmetto Construction Services LLC	Casey Cusack	892 Scott Road	Colombus, OH	(614) 503-7150 x1022
Legacy Fire Protection, Inc.	Joe Brosseau	P.O. Box 582	Ludlow, MA	(413) 589-0672	Paradis Remodeling and Building, LLC	Richard Paradis	164 Valley Road	Southampton, MA	(413) 535-7006
Lempke Construction	Steve Lempke	403-F Bachelor Street	Granby, MA	(413) 575-9728	Park Square Realty	Ted Cassell	470 Westfield Street	West Springfield, MA	(413) 789-9830
Leone's Restaurant	Joe Leone	320 Cooley Street	Springfield, MA	(413) 783-3398	Pathfinder Regional Vocational Technical High	Louis Zglobicki	240 Sykes Street	Palmer, MA	(413) 519-4326
Liberty Landscapes LLC	Kevin Foley	498 Main Street	South Windsor, CT	(860) 289-8073	Patriot Roofing & Remodeling, Inc.	Mark Kelley	88 Arcadia Boulevard	Springfield, MA	(413) 219-5569
Linwood Equipment, LLC	Michael Solitro	22 Center Parkway	Plainfield, CT	(860) 317-1006 x112	Peachtree Design Group, Inc.	Gail Lucier	P.O. Box 436	Russell, MA	(413) 330-7703
Lucia Lumber Company, Inc.	Tammy Lucia	P.O. Box 777	Agawam, MA	(413) 786-1636	Pecoy Signature Homes	Dan Bradbury	215 Baldwin Street	West Springfield, MA	(413) 781-7008
Ludlow Construction	Joseph Pio	19 Carmelinas Circle	Ludlow, MA	(413) 583-2522	Pella Products, Inc.	Al Herringshaw	155 Main Street	Greenfield, MA	(413) 772-0153
Luis Builders, Inc.	Daniel Luis	37 Westbrook Road	South Hadley, MA	(413) 246-0604	People Ready	Jessica Labrecque	1331 Main Street	Springfield, MA	(413) 225-4299
Luso Federal Credit Union	Sharon Dufour	599 East Street	Ludlow, MA	(413) 589-9966, Ext. 113	PIP Marketing Signs Print	Michael Tarby	175 Benton Drive	East Longmeadow, MA	(413) 525-4044
Manny's TV & Appliances & Olive Oil	Manny Rovithis	1872 Boston Road	Wilbraham, MA	(413) 543-2467	Plimpton & Hills Corporation	Sheri Daino	300 Research Parkway	Meriden, CT	(860) 522-4233
Marcella Building & Renovation Contractor, LLC	Ronald Marcella	674 Tyler Street	Pittsfield, MA	(413) 448-6257	Polish National Credit Union	David Barszcz	46 Main Street	Chicopee, MA	(413) 592-9495
Marcus Tile	Ron Napolitan	5 Chadwyck Lane	East Longmeadow, MA	(413) 525-6636	The Polish National Credit Union - Front Street Branch	Debra Leone	923 Front Street	Chicopee, MA	(413) 205-5618
Marois Construction Company, Inc.	Carl Mercieri	262 Old Lyman Road	South Hadley, MA	(413) 533-1320	The Polish National Credit Union - Wilbraham Branch	Martha Rickson	2002 Boston Road	Wilbraham, MA	(413) 668-4732
Roger Martineau, General Contractor	Roger Martineau	342 West Road	Westfield, MA	(413) 478-5964	Ponders Hollow Custom Wood Flooring & Millwork, Inc.	. Gerald D. Lashway	P.O. Box 579	Westfield, MA	(413) 562-8730
The Mason Agency	Diane Mason-Arnold	504 College Highway	Southwick, MA	(413) 569-2307	Scott Poulin, General Contractor	Scott Poulin	8 Stonington Drive	Wilbraham, MA	(413) 348-3834
Mass Mutual Financial Group	Frank Laflamme	350 Memorial Drive	Chicopee, MA	(413) 598-3365	Precision Home Improvement	Jon Schneider	476 Fuller Street	Ludlow, MA	(413) 583-8006
Massachusetts Energy Marketers Association	Michael Ferrante	One Van de Graaff Drive, Ste 100	Burlington, MA	(781) 365-0844	Precision Remodeling, Inc.	Robert Hunter	P.O. Box 10432	Holyoke, MA	(413) 575-1097
MASS-WEST Construction, Inc.	Maximino Salvador	P.O. Box 889	Granby, MA	(413) 467-7711	Premier Home Builders	Craig Authier	1421 Granby Road	Chicopee, MA	(413) 537-4231
Dicky Matos Roofing	Dicky Matos	3 Glen Street	Holyoke, MA	(413) 530-5335	Private Financial Design	Andrew Beaudry	87 Willimansett Street	South Hadley, MA	(413) 552-3669
Richard A. McCullough, Inc.	Richard McCullough	P.O. Box 60667	Longmeadow, MA	(413) 567-8974	ProSource of Springfield	Renee L'Archeveque	149 Carando Drive	Springfield, MA	(413) 746-0007
MCL Mechanical Services	Marc Lichwan	26 Kelso Avenue	West Springfield, MA	(413) 747-5813	Prospect Builders, Inc.	Donald LoMascolo	P.O. Box 302	East Longmeadow, MA	(413) 525-3270
Raymond R McLaughlin DBA W.B. Dickenson PHR	Tom McLaughlin	53 Commerce Way	South Windsor, CT	(860) 643-4275	Pro-Tech Waterproofing Solutions, Inc.	Ron Gilpatrick	864 Montgomery Street	Chicopee, MA	(413) 533-8217
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McNeill Heating & Air Conditioning Company, Inc.	James McNeill	43 West School Street	West Springfield, MA	(413) 734-4348	Quality Fleet Service Inc	Nick Moyniham	548 New Ludlow Road	South Hadley, MA	(413) 213-0632
Mill River Builders	Owen Wright	142 Sisson Hill Road	New Marlborou, MA	(413) 229-7728	Adam Quenneville Roofing & Siding, Inc.	Adam Quenneville	160 Old Lyman Road	South Hadley, MA	(413) 536-5955
Miranda Remodeling	Antonio Miranda	18 Mountain View	Springfield, MA	(413) 335-8016	R & W Heating & Energy Solutions, LLC	Richard Hatch	10 Witter Road	Salem, CT	(860) 848-9993
Mitsubishi Electric	David Hazel	150 Cordaville Road	Southborough, MA	(603) 472-5549	r.k. Miles, Inc.	Steve Aubin	21 West Street	West Hatfield, MA	(413) 247-8300
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Serv-U Locksmiths	Steve Horowitz	977 St. James Avenue	Springfield, MA	(413) 732-8538	E.J. Villamaino Landscaping Company, Inc.	Rick Villamaino	29 Allen Street	Hampden, MA	(413) 525-3243
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Standard Cleaning Systems	Lori Pratte	P.O. Box 5761	Springfield, MA	(413) 789-9746	WLC Consultants, Inc.	James Walsh	61 North Main Street, Suite 1	East Longmeadow, MA	(413) 525-6623
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Sunwood Builders	Shaul Perry	84 Potwine Lane	Amherst, MA	(413) 259-1000	Your Business Barometer	Paul Stallman	819 Worcester Street	Indian Orchard, MA	(413) 364-6147

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Salemi Appliance Service Vincent Salemi 112 Boston Road Springfield, MA 01109 (413) 739-7904 vsjr@salemiappliance.com http://www.salemiappliance/ salemiappliance.com

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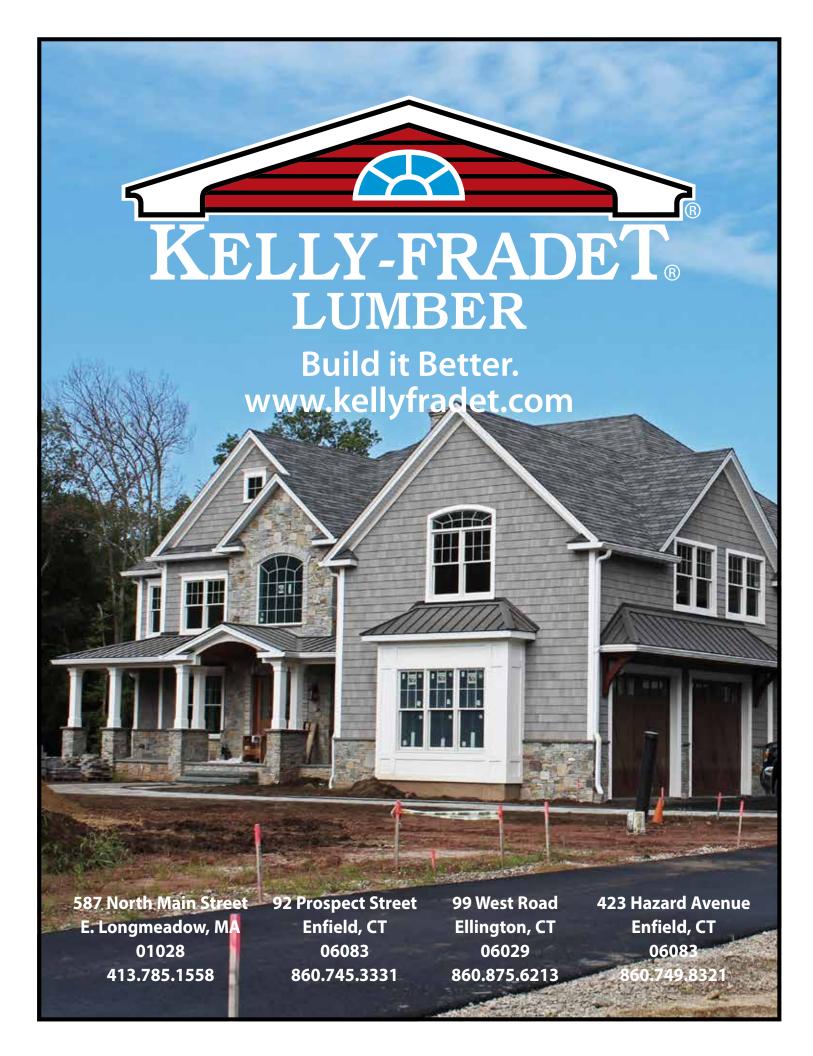
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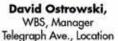
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Best Tile Karen Tesini 911 Belmont Avenue Springfield, MA 01108 (413) 732-4191 ktesini@besttile.com http://www.besttile.com

Cortina Tile Mario Frare 1645 Riverdale Street West Springfield, MA 01089 (413) 737-1179 info@cortinatile.com http://www.cortinatile.com

Cummings Floor and Remodeling James Cummings 34 Front Street Indian Orchard, MA 01151 (413) 783-1101 http://cummingsfloor.com

ProSource of Springfield Renee L'Archevegue 149 Carando Drive Springfield, MA 01104 (413) 746-0007 http://www.prosourcefloors. com/springfield

FOUNDATIONS

Thomas Bachand, Inc. dba Granby L&L Concrete Service Thomas Bachand 145 Carver Street Granby, MA 01033 (413) 531-7774 bookfan74@comcast.net

Northern Foundations, Inc. Joseph Kroboth 290 Hubbard Avenue Pittsfield, MA 01201-3997 (413) 499-3359 northernfoundations @verizon.net

FRAMING

Lempke Construction Steve Lempke 403-F Bachelor Street Granby, MA 01033 (413) 575-9728 framer550@gmail.com

Rejean Roy Construction Rejean Roy 40 Swanhill Drive Springfield, MA 01129 (413) 348-4023 RejeanRoy480@gmail.com

TR Wells Custom Framers Timothy Wells 1407 North Street Windsor, MA 01270 (413) 684-5274 Tframer05@gmail.com http://www.wellscustom framers.com

FURNITURE

Chap De Laine Interiors, Inc. Lisanne Chapdelaine 136 College Street South Hadley, MA 01075 (413) 536-8560 info@chapdelaines furniture.com http://www.chapdelaines furniture.com

GARAGE/OVERHEAD DOORS

Calder Overhead Door Company, LLC William Johnson 38 Baldwin Street, Suite 5 East Longmeadow, MA 01028-2200 (413) 525-7203 info@calderdoors.com http://www.calderdoors.com

Overhead Door Company of Pioneer Valley Kenneth Cloutier 190 Moody Street Ludlow, MA 01056 (413) 589-0947 overheaddoor@doorcenter.biz http://www.overheaddoor.com

GENERATORS

Kinsley Group John Sartori 14 Connecticut South Drive East Granby, CT 06026 (860) 844-2236 jsartori@kinsley-group.com

GLASS/MIRROR

Oasis Shower Doors and Specialty Glass Tom Daly 646 Springfield Street Feeding Hills, MA 01030 (800) 876-8420 tomd@oasisshowerdoors.com http://www.oasisshower doors.com

Berkshire Plate Glass Harold Boland 35 1st Street Pittsfield, MA 01201-6211 (413) 442-3113 http://www.berkshire plateglass.com

GRANITE/MARBLE MATERIALS/ **FABRICATOR**

Kitchen Encounters, Inc. Robert and Michael Gasteyer 15 Railroad Avenue Wilbraham, MA 01095 (413) 596-6535 bob@kitchen-encounters.com http://www.kitchenencounters.com

Kitchens Direct, Inc. Rich Metivier 945 Southampton Road Westfield, MA 01085-1331 (413) 568-3353 kitchensdirect@comcast.net http://www.kitchens directmass.com

Swenson Granite Works Daniel Richard 489 Granby Road South Hadley, MA 01075 (413) 322-8881 drichard@swensongranite.com

GUTTERS

G & M Enterprises, Inc. dba Mr. Gutter Mark Rehbein 740 High Street, Suite 2 Holvoke, MA 01040 (413) 536-7451 mark@mrgutter.biz http://www.mrgutter.biz

HEATING FUEL

Alves Fuels Luis Vitorino 1020 East Street Ludlow, MA 01056 (413) 265-9032 lvitorino@alvesfuels.com http://www.alvesfuels.com

Fuel Services, Inc. Josh Nolan 95 Main Street South Hadley, MA 01075-2706 (413) 532-3500 inolan@fuelservices.biz

George Propane, Inc. Mike George P.O. Box 102 3 Berkshire Trail West Goshen, MA 01032-0102 (413) 268-8360 mgeorge@georgepropane.com http://www.georgepropane.com

Warren J Gottier Fuel Company Inc Richard Gottier P.O. Box 1000 Vernon, CT 06066 (860) 875-6281 richardgottier@yahoo.com

Noonan Energy Corporation Tim Noonan 86 Robbins Road Springfield, MA 01104 (413) 734-7396 info@noonanenergy.com http://www.noonanenergy.com

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Osterman Propane, Inc. Tim Mahoney 1 Blanchard Street Palmer, MA 01069 (800) 332-3353 info@ostermangas.com http://www.ostermangas.com

State Line Propane, LLC John Daggerhart 514 Salmon Brook Street Granby, CT 06035-1100 (860) 653-8076 johnd@statelineoil.net

HOME IMPROVEMENT

Phil Beaulieu & Son Home Improvement, Inc. Francis Beaulieu 217 Grattan Street Chicopee, MA 01020-1311 (413) 592-1498 franbeaulieu12@gmail.com http://www.pbhi.biz

Certain Teed Roofing Products Don Carlson 15 Goodrow Lane Marlborough, MA 01752 (617) 416-5217 don.p.carlson@ saint-gobain.com http://www.certainteed.com

Creative Space Shower Doors & More Leon Markowski Route 9 - 226 Russell Street Hadley, MA 01035-9475 (413) 585-0569 info@creativespace showerdoors.com http://www.creative spaceshowerdoors.com

Fontaine Contracting, LLC George Fontaine P.O. Box 111 Wilbraham MA 01095-0111 (413) 596-,6400 george@gofontaine developmentllc.com

Precision Home Improvement Jon Schneider 476 Fuller Street Ludlow, MA 01056-1309 (413) 583-8006

Sirois Home Solutions Jessy Sirois 36 Country Club Heights Monson, MA 01057-9514 (413) 267-1988 jessy@shsolutions.biz http://www.shsolutions.biz

Triple S Construction Company Thomas Silva 9 Bradlind Avenue Wilbraham, MA 01095-1201 (413) 596-8262 tom@triplesco.com http://www.triplesco.com

Valley Home Comfort, Inc. Roger Chapdelaine 20 Warehouse Street Springfield, MA 01118 (413) 781-0230

Yankee Home Improvement, Inc. Savannah Versace 36 Justin Drive Chicopee, MA 01022 (413) 341-5259 sversace@vankeehome.com http://www.yankeehomeinc.com

HOME INSPECTIONS

The Building Inspector of America Michael McDowell 2 Brookside Circle Wilbraham, MA 01095-2102 (413) 596-2338 inspectors@building inspectors.net http://www.building inspectors.net

HOUSING MANAGEMENT

HallKeen Management, Inc. Robert Southworth 25 Thomas Street Westfield, MA 01085-3040 (413) 568-1372 http://www.hallkeen.com

HVAC

Allied Heating & Air Conditioning Gary Gioranino 101 Circuit Avenue West Springfield, MA 01089 (413) 732-5599

Baystate Winair Joseph Baskin 78 Kelso Avenue West Springfield, MA 01089 (413) 733-6311

Cellite Engineers dba Johnstone Supply Jess Hill 590 Center Street Chicopee, MA 01013 (413) 781-1721, Ext. 145 jess.hill@johnstonesupply.com http://www.johnstone supply.com

CT Temp Controls Darin Hurne 500 Corporate Row Cromwell, CT 06416 1-800-890-2022 dhurne@cttempcontrols.com

Dee Service, Inc. Paul Tatro 999 River Road Agawam, MA 01001-2898 (413) 789-0800 info@deeservice.com

Degree Inc. Larry Jordan 160 Oak Street, Suite 508 Glastonbury, CT 06033 (860) 633-6122 Larry@degreeheating andcooling.com

Fuel Services, Inc. Josh Nolan 95 Main Street South Hadley, MA 01075-2706 (413) 532-3500 inolan@fuelservices.biz

Hurley & David, Inc. Ward Woodruff 90 Fisk Avenue Springfield, MA 01107 (413) 732-3142 wwoodruff@hurley anddavid.com http://www.hurleyanddavid.com

MCL Mechanical Services Marc Lichwan 26 Kelso Avenue West Springfield, MA 01089 (413) 747-5813 services@mclmech.com

McNeill Heating & Air Conditioning Company, Inc. James McNeill 43 West School Street West Springfield, MA 01089-3451 (413) 734-4348 https://www.mcneillhvac.com/

Mitsubishi Electric David Hazel 150 Cordaville Road Southborough, MA 01772-1847 (603) 472-5549 dhazel@hvac.mea.com

Noonan Energy Corporation Tim Noonan 86 Robbins Road Springfield, MA 01104 (413) 734-7396 info@noonanenergy.com http://www.noonanenergy.com

R & W Heating & Energy Solutions, LLC Richard Hatch 10 Witter Road Salem, CT 06420 (860) 848-9993 rwheating-hg@sbcglobal.net http://rw-heating.com

Richie's Air Conditioning & Heating, Inc. Richard Ziemba P.O. Box 407 81 Industrial Lane Agawam, MA 01001-0407 (413) 789-1244 http://richiesacandheat.com/ The Star Supply Company **Bob Parsons** 118 Gando Drive New Haven, CT 06513-1049 (203) 772-2240 bparsons@star-supply.com http://www.star-supply.com

Wilson Services, Inc. Gary Wilson P.O. Box 1570 Northampton, MA 01061-1570 (413) 584-3317 gary@wilsonph.com http://www.wilsonph.com

Woodcock Refrigeration Co., Inc. Matt Woodcock 30 Kennedy Road South Windsor, CT 06074 (860) 528-4144 tboivin@woodcockre frigeration.com

INSPECTORS

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INSULATION

American Installations Wesley Couture 130 College Street South Hadley, MA 01075-1493 (413) 552-0200 wkcouture@american installations.com http://www.American Installations.com

Anchor Insulation Eric Fiske 435 Narragansett Park Drive Pawtucket, RI 02861 (888) 438-9612 andrew.fiske@anchor insulation.com

C & R Insulation, Inc. Jason Libby 784 Route 32 North Franklin, CT 06254 (860) 642-4226 dlibby@candrinsulation.com http://www.candrinsulation.com

Gilbert & Son Insulation, Inc. Gilbert Palatino 219 Moody Street Ludlow, MA 01056-1263 (413) 589-0132 GSIOFF@aol.com http://GilbertandSon.com

Precision Remodeling, Inc. Robert Hunter P.O. Box 10432 Holyoke, MA 01041-2032 (413) 575-1097 rusty@preremo.com http://www.preremo.com

SAFCO Foam Stuart Fearn 36 Commercial Drive Hampden, MA 01036 (413) 525-3380 Stuart@safcofoam.com http://www.safcofoam.com

SAFCO Foam **Brian Jarry** 36 Commercial Drive Hampden, MA 01036 (413) 525-3380

Urban & Sons Insulation Company, Inc. Leslie Urban 385 Liberty Street Springfield, MA 01104 (413) 783-0701 urbanandsonsinsulation@ gmail.com

INSURANCE

Berkshire Insurance Group, Inc. Michael Smith P.O. Box 4889 Pittsfield, MA 01202-4889 (866) 636-0244 mismith@berkshire insurancegroup.com http://www.berkshire insurancegroup.com

Roger Butler Insurance Agency Roger Butler P.O. Box 816 5 Court Street Westfield, MA 01086-0816 (413) 562-2304 rbutler@rbutlerins.com http://www.rogerbutler insurance.com

The Dowd Agencies Wayne Kapinos 485 Main Street Indian Orchard, MA 01151 (413) 204-2781 wkapinos@dowd.com

Encharter Insurance Julie Kosuda 25 University Drive Amherst, MA 01002 (413) 658-3421 ikosuda@encharter.com

The Mason Agency Diane Mason-Arnold 504 College Highway Southwick, MA 01077-9274 (413) 569-2307 diane_mason@farm-family.com http://www.farmfamily.com

Wheeler and Taylor Mike Diaz 333 Main Street Great Barrington, MA 01230 (413) 528-1000 mdiaz@wheelerandtaylor.com

INVESTMENT PROPERTIES

Boston Capital Corporation Corine Sheridan One Boston Place, 21st Floor Boston, MA 02108-4407 (617) 624-8900 csheridan@bostoncapital.com http://www.bostoncapital.com

KITCHENS/BATHS

Artistic Interiors, Inc. Jorge Ribeiro 348 West Avenue Ludlow, MA 01056 (413) 583-6148 artisticinteriors1@verizon.net http://www.artistic interiorsma.com

Avery Home Improvement Henry Avery 310 Montcalm Street Chicopee, MA 01020-3153 (413) 532-9949 hja@charter.net

Betts Plumbing & Heating Supply, Inc. Kim Betts 14 Coleman Avenue Westfield, MA 01085 (413) 568-3308 kimb@bettsplumbing.com http://www.bettsplumbing.com

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Frank Webb Home Lori Loughlin 145 Performance Boulevard Springfield, MA 01104-3238 (413) 726-9950 lori.loughlin@fwwebb.com

Home & Hearth Remodeling & Restoration, LLC David Coyne 203 Circuit Avenue, Suite 125 West Springfield, MA 01089-4033 (413) 382-7837 dave@handhremodeling.com http://www.handhre modeling.com

Integrity Development & Construction, Inc. Heidi Flanders 110 Pulpit Hill Road Amherst, MA 01002 (413) 549-7919 heidi@integbuild.com http://www.integbuild.com

Interstate Custom Kitchen & Bath, Inc. Jim Yiznitsky 558 Chicopee Street Chicopee, MA 01013 (413) 532-2727 http://www.interstate kitchens.com

B.J. Kennison Company Kitchens, Baths & More Brad Kennison 200 Town Farm Road Monson, MA 01057 (413) 283-7815 bradk@kennison-kitchens.com http://www.kennisonkitchens.com

Kitchen & Bath Design Center Richard & Donald Roy P.O. Box 384 1036 Suffield Street Agawam, MA 01001 (413) 786-8500 rich@cabinetstogranite.com http://www.custom marbledesigninc.com

Kitchen Encounters, Inc. Robert and Michael Gasteyer 15 Railroad Avenue Wilbraham, MA 01095 (413) 596-6535 bob@kitchen-encounters.com http://www.kitchenencounters.com

Kitchens By Curio, Inc. Curio Nataloni 1045 Boston Road Springfield, MA 01119 (413) 783-0913 curionat@gmail.com http://www.kitchens andbathsbycurio.com

Kitchens Direct, Inc. Rich Metivier 945 Southampton Road Westfield, MA 01085-1331 (413) 568-3353 kitchensdirect@comcast.net http://www.kitchens directmass.com

L.P. Adams Company, Inc. Todd Walton P.O. Box 256 484 Housatonic Street Dalton, MA 01227 (413) 684-0025 twalton@lpadams.com http://www.lpadams.com

r.k. Miles, Inc. Steve Aubin 21 West Street, Route 5 North West Hatfield, MA 01088 (413) 247-8300 aubins@rkmiles.com http://www.rkmiles.com

N. Riley Construction/ General Contractor Nicholas Riley 863 Montgomery Street Chicopee, MA 01013 (413) 531-4370 info@nrileyconstruction.com http://www.nriley construction.com

Triple S Construction Company Thomas Silva 9 Bradlind Avenue Wilbraham, MA 01095-1201 (413) 596-8262 tom@triplesco.com http://www.triplesco.com

Vartanian Custom Cabinets Aram Vartanian 10 2nd Street Palmer, MA 01069-1534 (413) 283-3438, Ext. 113 aram@vartaniancabinets.com http://www.vartanian cabinets.com

LAND DEVELOPMENT

WLC Consultants, Inc. James Walsh 61 North Main Street, Suite 1 East Longmeadow, MA 01028-2744 (413) 525-6623 jwalshwlc@gmail.com

LANDSCAPER

All Seasons Landscaping Lou Lavecchia 762 North Mountain Road Newington, CT 06111 (860) 953-2471 lou@alsct.com

Robert Nasiatka 121 Palmer Road Monson, MA 01057 (413) 262-3831 robert@bblandscapingllc.com http://bblandscaping.com

Beebe Landscape Services, Inc. Richard Beebe P.O. Box 735 102 Winkler Rd East Windsor, CT 06088-9708 (860) 654-1572 Rbeebe@beebelandscape.com http://www.beebel andscape.com

Chicopee Mason Supplies Dean Ducharme 451 McKinstry Avenue Chicopee, MA 01020 (413) 534-4516 cmsblock@aol.com http://www.cmsblock.com

GTC Landscaping **Gregory Chartier** P.O. Box 513 Belchertown, MA 01007 (413) 306-7777 gtclandscaping@yahoo.com

Haluch's Landscapes Chris Haluch P.O. Box 307 Hampden, MA 01036-0307 (413) 566-2116 http://www.haluchs landscapes.com

Kentucky Blue Landscaping Jeff Nielson 124 West Dudley Town Road Bloomfield, CT 06002 (860) 242-4477 tnielson9@sbcglobal.net

Liberty Landscapes LLC Kevin Foley 498 Main Street South Windsor, CT 40007 1-860-289-8073

Northwest Lawn & Landscaping Maintenance, LLC Aimee Duncan P.O. Box 482 16 Century Boulevard Millertown, NY 12546 (518) 789-0672 nwlawn@gmail.com

Ondrick Natural Earth Adam Ondrick 729 Fuller Road Chicopee, MA 01020-3760 (413) 592-8803 adam@tedondrickco.com http://www.ondrick naturalearth.com

Page Landscaping Ralph Page P.O. Box 175 East Longmeadow, MA 01028 (413) 525-6490 ralph175@aol.com http://www.pagelandscape.com

TP Ryland John Whitney 154 Cedar Street Springfield, MA 01105 (413) 734-7943 tpryland@gmail.com

LIGHTING

Connecticut Lighting Centers and Restoration Lighting Gallery David Director 160 Brainard Rd Hartford, CT 06114-2101 (860) 249-7631 ddirector@ctlighting.com http://www.ctlighting.com

LIGHTNING PROTECTION SYSTEM

Smokestack Lightning William Simpson 37 Upper River Street Brookfield, MA 01506 (508) 867-9233 bill@smokestackusa.com http://www.smokestackusa.com

LOCKSMITH

Serv-U Locksmiths Steve Horowitz 977 St. James Avenue Springfield, MA 01104 (413) 732-8538 steveh@servulocksmiths.com http://www.servulock smiths.com

LOG/TIMBERFRAME HOMES

Country Carpenters, Inc. Roger Barrett 326 Gilead Street Hebron, CT 06248 (860) 643-1148 http://www.early newenglandhomes.com

Habitat Post & Beam, Inc. Huckle May 21 Elm Street South Deerfield, MA 01373 (413) 665-4006 sales@postandbeam.com http://www.postandbeam.com

MANUFACTURER'S REP

Ed Os Manufacturers Reps, Inc. John Loughlin 8B West State Street Granby, MA 01033-9450 (413) 467-9161 john@edosonline.com

MASONRY

Chicopee Mason Supplies Dean Ducharme 451 McKinstry Avenue Chicopee, MA 01020 (413) 534-4516 cmsblock@aol.com http://www.cmsblock.com

and Masonry, Inc. Bruce Faria 19 Spring Street Westfield, MA 01085-2809 (413) 568-6488 newenglandchimneysweep @gmail.com http://www.newengland chimney.net

New England Chimney Sweeps

Ondrick Natural Earth Adam Ondrick 729 Fuller Road Chicopee, MA 01020-3760 (413) 592-8803 adam@tedondrickco.com http://www.ondrick naturalearth.com

METALWORKS FABRICATOR

Collins & Jewell Company, Inc. Chris Jewell 5 Rachel Drive Bozrah, CT 06334 (860) 887-8813 cjewell@collins-jewell.com http://www. Collins-jewll.com

Kleeberg Sheet Metal & Mechanical Dan Kleeberg 65 Westover Road Ludlow, MA 01056-1205 (413) 589-1854 dank@kleeberg.com

MILLWORK

A. Boilards Sons Inc. Candace Rutz P.O. Box 51065 476 Oak Street Indian Orchard, MA 01151 (413) 543-4100 crutz@boilards.com http://www.boilards.com

MODULAR/ MANUFACTURED/ **PANELIZED HOMES**

The Home Store Andrew Gianino P.O. Box 300 73 State Road Whately, MA 01093-0300 (413) 665-1266 andyg@the-homestore.com http://www.the-homestore.com

Kozyra Construction Michael Kozyra 141 Old Palmer Road Brimfield, MA 01010 (413) 245-4402 kozyramodular@charter.net http://www.kozyramodular.com

Montgomery Modular Homes Ronald Sturgill 46 Main Road Montgomery, MA 01085-9520 (413) 862-3300 ron.mmhomes@yahoo.com

MOLD REMEDIATION

Abide, Inc. Frank Tilli P.O. Box 886 483 Shaker Road East Longmeadow, MA 01028 (413) 525-0644 frank@abideinc.com http://www.abideinc.com

Catamount Response Dan Kenney 55 Fenn Street Pittsfield, MA 01201 (413) 442-8776 catamount413@gmail.com http://www.catamountcarpet cleaning.com

Green Home Solutions of Western Mass Mike Sacenti P.O. Box 833 East Longmeadow, MA 01028 (413) 244-1130 mike.sacenti@ greenhomesolutions.com http://greenhomesolutions.com

MOVING/STORAGE

Bert Hill's Express, Inc. Kenneth Dulude 978 Southampton Road Westfield, MA 01085 (413) 485-0050 ken@berthill.com http://www.berthill.com

NEWSPAPER/ **PUBLICATION**

Reminder Publishing, LLC Victoria Owen 280 North Main Street East Longmeadow, MA 01028 (413) 525-6661 victoria@thereminder.com http://www.thereminder.com

The Republican Mark French 1860 Main Street Springfield, MA 01103 (413) 788-1108 mfrench@repub.com http://www.masslive.com

NON-PROFIT

Greater Springfield Habitat For Humanity, Inc. Aimee Giroux 268 Cold Spring Avenue West Springfield, MA 01089 (413) 739-5503 giroux@habitatspringfield.org http://www.habitat springfield.org

Guidewire, Inc. Michelle Roy 551 East Columbus Avenue Springfield, MA 01105 (413) 733-6100 mroy@quidewireinc.org http://quidewireinc.org

Revitalize Community Development Colleen Loveless 1145 Main Street, Suite 107 Colonial Block Blds Springfield, MA 01103-2152 (413) 788-0014 http://www.revitalizeCDC.org



OFFICE BUILD-OUTS

A-Crane Construction Company AJ Crane 621 Grattan Street Chicopee, MA 01020-1573 (413) 594-2450 aj@acraneconstruction.com www.acraneconstruction.com

OFFICE EQUIPMENT/ SYSTEMS

Connecticut Business Systems Nate Soverow 134 Capital Drive, Suite B West Springfield, MA 01089 (413) 533-8140 nsoverow@cbs-qisx.com http://cbs-gisx.com

PAINTING

Fitzpatrick Painting & Wallpapering Mark Fitzpatrick 99 Maple Street East Longmeadow, MA 01028 (413) 525-7302 fitzpaint1@hotmail.com

Christopher J. Grenier Painting & Finishing LLC Christopher Grenier 174 Wellignton Avenue Chicopee, MA 01020 (413) 315-9600 chrisg@grenierpainting.com http://www.grenierpainting.com

Toth Painting & Paper Hanging Gary Toth P.O. Box 522 Granby, MA 01033 (413) 467-2152

PAVING/ASPHALT

JSL Asphalt Jeff Hitchings 75 Kind Spring Road Windsor locks, CT 06096 (860) 623-2895 jhitchings@jslane.com

Palmer Paving Corporation Janet Callahan 25 Blanchard Street Palmer, MA 01060 (413) 283-8354 janc@palmerpaving.com http://palmerpaving.com

E.J. Villamaino Landscaping Company, Inc. Rick Villamaino 29 Allen Street Hampden, MA 01036 (413) 525-3243

PLBG/HTG/HVAC -**CONTRACTOR**

Dreyer Plumbing & Heating Douglas Drever 53 Ramah Circle North Agawam, MA 01001-1515 (413) 789-2260 customerservice@ dreyerplumbing.com http://www.drever plumbing.com

EWS Plumbing & Heating, Inc. Brant Stahelski 339 Main Street Monson, MA 01057-1306 (413) 267-8983 http://www.ewsplumbing andheating.com/

Hipoint Heating & Cooling, Inc. Paul Hogan 71 Edwin Road South Windsor, CT 06074 (860) 306-2802 phogan@hipointcooling.com

Hurley & David, Inc. Ward Woodruff 90 Fisk Avenue Springfield, MA 01107 (413) 732-3142 wwoodruff@hurley anddavid.com http://www.hurleyanddavid.com

Legacy Fire Protection, Inc. Joe Brosseau P.O. Box 582 592 Center Street Ludlow MA, 01056-1461 (413) 589-0672 ibrosseau@Legacyfire protection.com

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S.G. Racette Plumbing LLC Stephen Racette 483 Forest Hills Road Springfield, MA 01128 (413) 786-6764 steve@sgracetteplumbing.com http://www.sgracette plumbing.com

Bay State Plumbing & Heating Supply Company, Inc. Matt Zick 15 Mill Street Springfield, MA 01108 (413) 733-6696 mattzick@baystateplumbing supply.com http://www.baystateplumbing supply.com

Plimpton & Hills Corporation Sheri Daino 300 Research Parkway Meriden, CT 06450 (860) 522-4233 sdaino@plimptonhills.com http://www.plimptonhills.com Springfield Plumbing **Supply Company** Donald Barnard 660 Broadway Street Chicopee, MA 01020-2415 (413) 736-5484 dibarnard@springfield plumbinginc.com http://www.springfield plumbinginc.com

United Plumbing Supply, Inc. **Gregory Buxton** 377 Cottage Street Springfield, MA 01104 (413) 736-5421 gbuxton986@unitedplumbing.com http://www.bandkgallery.com

PLUMBING/HEATING

Betts Plumbing & Heating Supply, Inc. Kim Betts 14 Coleman Avenue Westfield, MA 01085 (413) 568-3308 kimb@bettsplumbing.com http://www.bettsplumbing.com

POST CONSTRUCTION CLEANING

Horizon Services Ken Ritucci 250 Governors Street East Hartford, CT 01608 (860) 798-3842 kritucci@horizonsvcs.com http://kritucci@horizonsvcs.com

POWER/ **PRESSURE WASHING**

Bolduc Construction, Inc. Gerald Bolduc 77 Cislak Drive Ludlow, MA 01056 (413) 589-1462 bolduchomes@aol.com http://www.bolduchomes.com

PRECAST CONCRETE **PRODUCTS**

Superior Walls of the Northeast by Weaver Aaron Burns 68 Violet Avenue Poughkeepsie, NY 12601 (800) 639-4033 aburns@weaverprecast.com

Superior Walls of the Northeast by Weaver Chris Jepson 68 Violet Avenue Poughkeepsie, NY 12601 (800) 639-4033 cjepson@weaverprecast.com

Superior Walls of the Northeast by Weaver Al Lunn 68 Violet Avenue Poughkeepsie, NY 12601 (800) 639-4033 alunn@superiorwallsnew.com

PROMOTIONAL

Artcraft Company Francie Richardson 26 Sunnyside Terrace Wilbraham, MA 01095 (800) 659-4042 francie@artcraft.com

PROPANE

Hocon Gas of Suffield Peter Battaglio 1242 South Street Suffield, CT 06078 (860) 254-5862 Jbarsanti@hocongas.com

PVC SIDING& TRIM

Trim Solutions, LLC Dan Cashman P.O. Box 739 132 Main Street East Windsor, CT 06088-0739 (860) 758-7900 info@trimsolutions.net http://www.trimsolutions.net

RADIANT HEATING

S.G. Racette Plumbing LLC Stephen Racette 483 Forest Hills Road Springfield, MA 01128 (413) 786-6764 steve@sgracetteplumbing.com http://www.sgracette plumbing.com

RADON MITIGATION

Grand Central Vac. Inc. Dan Desnoyers 1838 Riverdale Street West Springfield, MA 01089 (413) 733-3333 dan@grandcentralvac.com http://www.grandcentralvac.com

REAL ESTATE

Park Square Realty Ted Cassell 470 Westfield Street West Springfield, MA 01089 (413) 789-9830 parksquarerealty@gmail.com http://parksquarerealty.com

Sears Real Estate Richard McCullough P.O. Box 60667 Longmeadow, MA 01116 (413) 567-8974 mcculloughbldrs@aol.com http://www.mccullough builders.com

REMODELER

Bath Fitter - Premier Bath Systems, LLC Jason Cusimano 1175 Bernardston Road Greenfield, MA 01301-1150 (413) 774-5507 pbsales@bathfitter.net http://www.bathfitter.com

Michael Beaudry Remodeling, LLC Michael Beaudry 36 McGregory Road Sturbridge, MA 01566-1522 (508) 341-1962 mikebeau@charter.net http://www.michaelbeaudry remodeling.com

Bergeron Renovations & Remodeling Jeffrey Bergeron 1106 East Mountain Road Westfield, MA 01085 (413) 568-0962 Jeff@BergeronRR.com http://www.bergeronrr.com

Boyajian Remodeling David Boyajian 10 Crane Avenue East Longmeadow, MA 01028 (413) 525-6747 dboyajian@aol.com

C J Carpentry & Construction Joseph Mole 306 Lyon Street Ludlow, MA 01056 (413) 583-2613 jmole2613@charter.net http://www.cjcarpentry.org

Charista Construction Services, Inc. Joseph Kennedy 38 Harkness Avenue East Longmeadow, MA 01028-1053 (413) 525-1735 kennedy.joe78@yahoo.com http://www.ww.charista construction.com

Construct Associates. Inc. Stephen Ross 36 Service Center Road Northampton, MA 01060-2575 (413) 584-1224 constructassociates@ constructassociates.com http://www.construct associates.com

George's Renovations LLC George Abdow 155 Brookdale Drive Springfield, MA 01104 (413) 594-2616 george@georges renovations.com

Grubert Carpentry James Grubert 220 Podunk Road Sturbridge, MA 01566-1321 (508) 320-4047 jimgrubert@gmail.com

Home & Hearth Remodeling & Restoration, LLC David Coyne 203 Circuit Avenue, Suite 125 West Springfield, MA 01089-4033 (413) 382-7837 dave@handhremodeling.com http://www.handhre modeling.com

Ken Kozlik Building & Remodeling Kenneth Kozlik P.O. Box 1004 Bondsville, MA 01009 (413) 262-5896 kkozlik7@charter.net http://www.kenkozlik building.com

Miranda Remodeling Antonio Miranda 18 Mountain View Springfield, MA 01108 (413) 335-8016 mirandaanoni@yahoo.com

N. Riley Construction/ General Contractor Nicholas Riley 863 Montgomery Street Chicopee, MA 01013 (413) 531-4370 info@nrileyconstruction.com http://www.nriley construction.com

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Keith G. Roy Construction, Inc. Keith Roy 54 Mainline Drive, Suite E Westfield, MA 01085-3314 (413) 485-7533 office@kgroyconstruction.com http://www.kgroy construction.com

TNT General Contracting, Inc. Walter Tomala 470 Southampton Road Westfield, MA 01085 (413) 532-0707 walt@tntgeneralcontracting.com

Triple S Construction Company Thomas Silva 9 Bradlind Avenue Wilbraham, MA 01095-1201 (413) 596-8262 tom@triplesco.com http://www.triplesco.com

Vista Home Improvement Brian Rudd 2097 Riverdale Street West Springfield, MA 01089-1060 (413) 382-0249 brianr@vistahome improvement.com https://www.vistahome improvement.com/

Window Works **Randall Roberts** 321 Russell Street, Route 9 Hadley, MA 01035 (413) 582-0445 robertsqc@juno.com http://www.windowworks onroute9.com

RESTAURANT

Hot Table Chris Devoie 1500 Main Street Springfield, MA 01115 (860) 966-6559 cdevoie@yahoo.com

Leone's Restaurant Joe Leone 320 Cooley Street Springfield, MA 01128-1144 (413) 783-3398 http://www.leones restaurant.com/

RESTORATION

Advanced Restoration Group Matthew Gawle 40 Maine Avenue Easthampton, MA 01027-1524 (413) 527-3473 jasongale@advanced-rg.com http://www.Advanced-Restoration-Group.com

ARS Emergency Restoration Lynn Boivin 480 St. James Street Springfield, MA 01109 (413) 505-9301 lvnn@arsserv.com http://www.ARSServe.com

Baystate Restoration Group Mark Daviau 69 Gagne Street Chicopee, MA 01013 (855) 532-3473 Mark.Daviau@baystaterg.com http://Baystaterg.com

Catamount Response Dan Kenney 55 Fenn Street Pittsfield, MA 01201 (413) 442-8776 catamount413@gmail.com http://www.catamountcarpet cleaning.com

RETAILERS

Big Y Foods, Inc. Facilities Management Tony Coppola 2145 Roosevelt Avenue Springfield, MA 01104-1650 (413) 504-4701 coppola@bigy.com

Rocky's Ace Hardware Alan Whitney 40 Island Pond Road Springfield, MA 01118 (413) 241-5237 awhitney@rockys.com http://rockys.com

RETAINING WALLS

Ondrick Natural Earth Adam Ondrick 729 Fuller Road Chicopee, MA 01020-3760 (413) 592-8803 adam@tedondrickco.com http://www.ondrick naturalearth.com

ROOFING

Beacon Sales Nick Montagna 60 Haynes Circle Chicopee, MA 01020-3713 (413) 612-2060 http://www.beaconsales.com

Phil Beaulieu & Son Home Improvement, Inc. Francis Beaulieu 217 Grattan Street Chicopee, MA 01020-1311 (413) 592-1498 franbeaulieu12@gmail.com http://www.pbhi.biz

Certain Teed Roofing Products Don Carlson 15 Goodrow Lane Marlborough, MA 01752 (617) 416-5217 don.p.carlson@ saint-gobain.com http://www.certainteed.com

Duro-Last Roofing Robert Nelson 84 Westover Road Ludlow, MA 01056 (413) 631-0050 rnelson@duro-last.com http://www.duro-last.com

Finyl Vinyl, Inc. John Walz 33 Grattan Street Chicopee, MA 01020 (413) 592-2376 finylvinyl@verizon.net http://www.finyl-vinyl.com

Dicky Matos Roofing Dicky Matos 3 Glen Street Holyoke, MA 01040-3541 (413) 530-5335 dmroofing@icloud.com

Patriot Roofing & Remodeling, Inc. Mark Kelley 88 Arcadia Boulevard Springfield, MA 01118-1010 (413) 219-5569 mark@patriotroofinginc.com

Adam Quenneville Roofing & Siding, Inc. Adam Quenneville 160 Old Lyman Road South Hadley, MA 01075 (413) 536-5955 info@1800newroof.net http://www.1800newroof.net

J.D. Rivet Company, Inc. Sean Gouvin P.O. Box 51068 Indian Orchard, MA 01151 (413) 543-5660 sgouvin@rivetroofing.com http://www.rivetroofing.com

SCALES

Commercial Scale & Balance Jim Erwin P.O. Box 268 Agawam, MA 01001 (413) 789-9990 jim@csbco.com

SCHOOL

Chicopee Comprehensive High School Carl Ingram Career Technical Program 617 Montgomery Street Chicopee, MA 01020 (413) 594-3555 cingram@chicopee.k12.ma.us

Pathfinder Regional Vocational Technical High Louis Zalobicki 240 Sykes Street Palmer, MA 01069-1225 (413) 519-4326

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MJ Norton Security, Inc. Robert Allen 1819 Page Boulevard Springfield, MA 01151 (888) 734-0707 http://www.mjnorton security.com

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SEPTIC SYSTEMS

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The Building Inspector of America Michael McDowell 2 Brookside Circle Wilbraham, MA 01095-2102 (413) 596-2338 inspectors@building inspectors.net http://www.building inspectors.net

SHEDS/GAZEBOS

The Barn Yard Enterprises **Everett Skinner** 9 Village Street Ellington, CT 06029 (860) 896-0636 everett@greatcountry garages.com http://greatcountrygarages.com

Kloter Farms, Inc. Jason Kloter 216 West Road Route 83 Ellington, CT 06029 (860) 871-1048 tarar@kloterfarms.com http://www.kloterfarms.com

Skips' Outdoor Accents John Ansart 1265 Suffield Street Agawam, MA 01001 (413) 786-0990 http://www.skipsonline.com

SHOWER DOORS & ENCLOSURES

Oasis Shower Doors and Specialty Glass Tom Daly 646 Springfield Street Feeding Hills, MA 01030 (800) 876-8420 tomd@oasisshowerdoors.com http://www.oasis showerdoors.com

Oasis Shower Doors and Specialty Glass Rachel Douglass 646 Springfield Street Feeding Hills, MA 01030 (800) 876-8420 racheld@oasisshowerdoors.com http://www.oasis showerdoors.com

Oasis Shower Doors and Specialty Glass Barbara Kieszek 646 Springfield Street Feeding Hills, MA 01030 1-800-876-8420 barbk@oasisshowerdoors.com

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Crane Exterior Design Dale Crane 70 Bourne Street Three Rivers, MA 01080 (413) 374-5917 crane-extdesign@comcast.net http://www.craneexterior-design.com

Julien Drapeau Home Improvement, Inc. Julien Drapeau 6 Surrey Lane Wilbraham, MA 01095 (413) 596-2641 juliend1@aol.com http://www.juliendrapeau.net

Drapeau & Galindo Home Improvement Bernie Drapeau 116 Lathrop Street South Hadley, MA 01075 (413) 533-8684 bdrapeau3377@gmail.com

John Walz 33 Grattan Street Chicopee, MA 01020 (413) 592-2376 finylvinyl@verizon.net http://www.finyl-vinyl.com

Finyl Vinyl, Inc.

Trim Solutions, LLC Dan Cashman P.O. Box 739/132 Main Street East Windsor, CT 06088-0739 (860) 758-7900 info@trimsolutions.net http://www.trimsolutions.net

SIGNAGE

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SUNROOMS

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SWIMMING POOLS/HOT TUBS

Aqua Pool & Patio, Inc. Debbie Madden 53 Newberry Road East Windsor, CT 06088 (860) 623-9886 debbieaquapool@aol.com http://www.aquapool.com

Sun Splash Pools & Spas William Pegoraro 82 Cady Street Ludlow, MA 01056 (413) 583-7777 sunsplashpools@verizon.net http://www.sunsplash poolandspa.com

Teddy Bear Pools & Spas, Inc. Theodore Hebert 41 East Street Chicopee, MA 01020 (413) 594-2666 info@teddybearpools.com http://www.teddybearpools.com

TELECOMMUNICATIONS

Capital Cable Construction Rick Dubois 138 East Street Plainville, CT 06062 (860) 517-8550

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TILE

Best Tile Karen Tesini 911 Belmont Avenue Springfield, MA 01108 (413) 732-4191 ktesini@besttile.com http://www.besttile.com

Marcus Tile Ron Napolitan 5 Chadwyck Lane East Longmeadow, MA 01028 (413) 525-6636 r2tileman@charter.net

TIRE CENTER

Sullivan Tire of CT, Inc. Joe Garrard 41 Accord Drive Norwell, MA 02061 (860) 610-0099 https://www.sullivantire.com/

Town Fair Tires Centers of CT, LLC Terry Watson 460 Coe Avenue East Haven, CT 06512 (860) 834-8058 http://townfairtire.com

TRUCK REPAIR

Dave's Truck Repair, Inc. Ronald Proulx 1023 Page Boulevard Springfield, MA 01104 (413) 734-8898 ron@davestruckrepairinc.com http://www.daves truckrepairinc.com

Quality Fleet Service Inc Nick Movniham 548 New Ludlow Road South Hadley, MA 01075 (413) 213-0632 Qfsinc6@gmail.com

Tri County Truck & Trailer Repair Tom Sterritt P.O. Box 101, Route 9W Hannacroix, NY 12087 (518) 756-2233 tctrepair@yahoo.com

TRUSSES

Truss Engineering Joe Henley P.O. Box 51027 181 Goodwin Street Indian Orchard, MA 01151-2112 (413) 543-1298 jhenley@trussec.com http://www.trussec.com

UNIFORMS

Unifirst Corporation Daniel Waldron 295 Parker Street Indian Orchard, MA 01151 (413) 543-1940 daniel-waldron@unifirst.com http://unifirst.com

UTILITIES

Eversource Energy Paula Vincent 73 West Brook Street Manchester, NH 03101 (603) 370-0930 paula.vincent@eversource.com http://Eversource.com

VACUUM SYSTEMS

Grand Central Vac, Inc. Dan Desnoyers 1838 Riverdale Street West Springfield, MA 01089 (413) 733-3333 dan@grandcentralvac.com http://www.grandcentralvac.com

VENEER

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WASTE REMOVAL

All Waste Removal, Inc. Chris Lomascolo P.O. Box 297 Hampden, MA 01036 (413) 566-2224 info@allwasteremoval.com http://www.allwaste removal.com

Oil Recovery Corporation Jon Gagnon P.O. Box 1065 138 Palmer Avenue West Springfield, MA 01089-4019 (413) 737-2949 orc@oilrecoverycorp.com http://www.oilrecoverycorp.com

USA Hauling & Recycling, Inc. Lary Pincince 15 Mullen Road Enfield, CT 06082 (860) 746-3229 laryp@usarecycle.com https://www.usarecycle.com

WATER/DAMAGE REPAIR

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WATERPROOFING

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Pro-Tech Waterproofing Solutions, Inc. Ron Gilpatrick 864 Montgomery Street Chicopee, MA 01013-3822 (413) 533-8217 rgilpatric@aol.com http://www.protech waterproofing.com

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Superior Door and Millwork Wesley Dupuis 21 Wilbraham Street Palmer, MA 01069 (413) 289-6249 wesdupuis@yahoo.com

WINDOW - CLEANING

Horizon Services Ken Ritucci 250 Governors Street East Hartford, CT 01608 (860) 798-3842 kritucci@horizonsvcs.com http://kritucci@horizonsvcs.com

WINDOW TREATMENTS/ **BLINDS/SHADES**

Budget Blinds Robert Poulin 80 Laurel Road Wilbraham, MA 01095 (413) 297-8114 bpoulin@budgetblinds.com

Carrington Window Decor & More Mark Carrington P.O. Box 1013 East Longmeadow, MA 01028 (413) 525-4810 carringtonllc@charter.net

WINDOWS

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Window World of Western Mass **Bob Bushey** 1029 North Road Westfield, MA 01085-9711 (413) 485-7335 westernmass@windowworld.com

WINDOWS/DOORS

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Phil Beaulieu & Son Home Improvement, Inc. Francis Beaulieu 217 Grattan Street Chicopee, MA 01020-1311 (413) 592-1498 franbeaulieu12@gmail.com http://www.pbhi.biz

Crane Exterior Design Dale Crane 70 Bourne Street Three Rivers, MA 01080 (413) 374-5917 crane-extdesign@comcast.net http://www.craneexterior-design.com

Finyl Vinyl, Inc. John Walz 33 Grattan Street Chicopee, MA 01020 (413) 592-2376 finylvinyl@verizon.net http://www.finyl-vinyl.com

National Vinyl, LLC Scott Channell 7 Coburn Street Chicopee, MA 01013 (413) 420-0548 schannell@nvpwindows.com http://www.nvpwindows.com

Pella Products, Inc. Al Herringshaw 155 Main Street Greenfield, MA 01301 (413) 772-0153 aherringshaw@pellasales.com http://www.pella.com

r.k. Miles, Inc. Steve Aubin 21 West Street Route 5 North West Hatfield, MA 01088 (413) 247-8300 aubins@rkmiles.com http://www.rkmiles.com

Trim Solutions, LLC Dan Cashman P.O. Box 739 132 Main Street East Windsor, CT 06088-0739 (860) 758-7900 info@trimsolutions.net http://www.trimsolutions.net

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Home Buyer's Dictionary

ARM? GPM? PITI? You'd have to be a cryptologist to figure out some of the terms buyers encounter during the home buying process. Doing research on how to buy a house before beginning the process can greatly improve your experience and prepare you for the exciting course ahead. And with this glossary of home buying terms at your side, you can rest easy that your new home won't get lost in translation.

- Adjustable Rate Mortgage (ARM). A loan whose interest rate is adjusted according to movements in the financial market.
- **Amortization.** A payment plan by which a borrower reduces a debt gradually through monthly payments of principal and interest.
- Annual Percentage Rate (APR). The annual cost of credit over the life of a loan, including interest, service charges, points, loan fees, mortgage insurance, and other items.
- **Appraisal.** An evaluation to determine what a piece of property would sell for in the marketplace.
- **Appreciation.** The increase in the value of a property.
- **Assessment.** A tax levied on a property or a value placed on the worth of property by a taxing authority.
- **Assumption.** A transaction allowing the buyer of a home to assume responsibility for an existing loan on the home instead of getting a new loan.
- **Balloon.** A loan which has a series of monthly payments (often for 5 years or less) with the remaining balance due in a large lump sum payment at the end.
- **Binder.** A receipt for a deposit paid to secure the right to purchase a home at terms agreed upon by the buyer and seller.
- Buydown. A subsidy (usually paid by a builder or developer) to reduce the monthly payments on a mortgage loan.
- **Cap.** A limit to the amount an interest rate or a monthly payment can increase for an adjustable rate loan either during an adjustment period or over the life of the loan.

- Certificate of Occupancy. A document from an official agency stating that the property meets the requirements of local codes, ordinances, and regulations.
- Closing. A meeting to sign documents which transfer property from a seller to a buyer. (Also called settlement)
- Closing Costs. Charges paid at settlement for obtaining a mortgage loan and transferring real estate title.
- Conditions, Covenants, and Restrictions (CC and Rs). The standards that define how a property may be used and the protections the developer has made for the benefit of all owners in a subdivision.
- **Condominium.** A home in a multi-unit complex: each purchaser owns an individual unit, and all the purchasers jointly own the common areas, such as the surrounding land, hallways, etc.
- Conventional Loan. A mortgage loan not insured by a government agency (such as FHA or VA).
- **Convertibility.** The ability to change a loan from an adjustable rate schedule to a fixed rate schedule.
- **Cooperative.** A form of ownership in a multi-unit complex; the purchasers own shares of the entire complex rather than owning individual units.
- **Credit Rating.** A report ordered by a lender from a credit bureau to determine if the borrower is a good credit risk.
- **Default.** A breach of a mortgage contract (such as not making monthly payments).
- **Density.** The number of homes built on a particular acre of land. Allowable densities are usually determined by local jurisdictions.



Home Buyer's Dictionary

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- Down Payment. The difference between the sales price and the mortgage amount on a home.
 The down payment is usually paid at closing.
- **Due-on-Sale.** A clause in a mortgage contract requiring the borrower to pay the entire outstanding balance upon sale or transfer of the property. A mortgage with a due-on-sale clause is not assumable.
- Earnest Money. A sum paid to the seller to show that a potential purchaser is serious about buying.
- **Easement.** Right-of-way granted to a person or company authorizing access to the owner's land; for example, a utility company may be grated an easement to install pipes or wires. An owner may voluntarily grant an easement, or in some cases, be compelled to grant one by a local jurisdiction.
- **Equity.** The difference between the value of a home and what is owed on it.
- **Escrow.** The handling of funds or documents by a third party on behalf of the buyer and/or seller.
- Federal Housing Administration (FHA). A federal agency which insures mortgages that have lower down payment requirements than conventional loans.
- **Fixed Rate Mortgage.** A mortgage whose interest rate remains constant over the life of the loan. The payments are not necessarily level. (See Graduated Payment Mortgage and Growing Equity Mortgage).
- **Fixed Schedule Mortgage.** A mortgage whose payment schedule for the life of the loan is established at closing. The payments and interest rate are not necessarily level.
- **Graduated Payment Mortgage (GPM).** A fixed-rate, fixed-schedule loan which starts with lower payments than a level payment loan; the payments rise annually over the first 5 to 10 years and then remain constant for the remainder of the loan. GPMs involve negative amortization.

- Growing Equity Mortgage (Rapid Payoff Mortgage). A fixed-rate, fixed-schedule loan which starts with the same payments as a level payment loan; the payments rise annually, with the entire increase being used to reduce the outstanding balance. No negative amortization occurs, and the increase in payments may enable the borrower to pay off a 30-year loan in 15 to 20 years, or less.
- by fire, windstorm, or other common hazards. Many lenders require borrowers to carry it in an amount at least equal to the mortgage.
- Housing Finance Agency. A state agency which offers a limited amount of below-market-rate home financing for low-and moderate-income households.
- **Index.** The interest rate or adjustment standard which determines the changes in monthly payments for an adjustable rate loan.
- **Infrastructure.** The public facilities and services needed to support residential development, including highways, bridges, schools, and sewer and water systems
- **Interest.** The cost paid to a lender for the use of borrowed money.
- Joint Tenancy. A form of ownership by which the tenants own a property equally. If one dies, the other would automatically inherit the entire property.
- **Level Payment Mortgage.** A mortgage whose payments are identical for each month over the life of the loan.
- Mortgage Broker. A broker who represents numerous lenders and helps consumers find affordable mortgages; the broker charges a fee only if the consumer fins a loan.
- **Mortgage Commitment.** A formal written communication by a lender, agreeing to make a mortgage loan on a specific property, specifying the loan amount, length of time and conditions.
- Mortgage Company (Mortgage Banker).
 A company that borrows money from a bank, lends it to consumers who want to buy homes, then sells the loans to investors.

- Mortgagee. The lender who makes a mortgage loan.
- Mortgage Loan. A contract in which the borrower's property is pledged a s collateral and which can be repaid in installments over a long period. The mortgagor (buyer) promises to repay principal and interest, to keep the home insured, to pay all taxes, and to keep the property in good condition.
- Mortgage Origination Fee. A charge by a lender for the work involved in preparing and servicing a mortgage application (usually 1 percent of the loan amount).
- **Negative Amortization.** An increase in the outstanding balance of a loan when a monthly payment is not large enough to cover all of the interest due.
- **Note.** A formal document showing the existence of a debt and stating the terms of repayment.
- PITI. Principal, interest, taxes, and insurance (the 4 major components of monthly housing payments).
- **Point.** A charge of 1 percent of the mortgage amount. Points are a one-time charge assessed by the lender at closing to increase the interest yield on a mortgage loan.
- **Prepayment.** Payment of all or part of a debt prior to its maturity.
- **Principal.** The amount borrowed in a loan, excluding interest and other charges.
- Property Survey. A survey to determine the boundaries of your property. The cost will depend on the complexity of the survey.
- **Rapid Payoff Mortgage.** (See Growing Equity Mortgage).
- Recording Fee. A charge for recording the transfer of a property, paid to a city, county, or other appropriate branch of government.
- Real Estate Settlement Procedures Act (RESPA).
 A federal law requiring lenders to provide home buyers with information about known or estimated settlement costs. The act also regulates other aspects of settlement procedures.

- **R-Value.** The resistance of insulation material (including windows) to heat passing through it. The higher the number, the greater the insulating value.
- **Sales Contract.** A contract between a buyer and seller which should explain, in detail, exactly what the purchase includes, what guarantees there are, when the buyer can move in, what the closing costs are, and what recourse the parties have if the contract is not fulfilled or if the buyer cannot get a mortgage commitment at the agreed-upon terms.
- Settlement. (See Closing).
- Shared Appreciation Mortgage. A loan in which partners agree to share specified portions of the down payment, monthly payment, and appreciation.
- **Tenancy in Common.** A form of ownership in which the tenants own separate but equal parts. To inherit the property, a surviving tenant would either have to be mentioned in the will or, in the absence of a will, be eligible through state inheritance laws.
- **Title.** Evidence (usually in the form of a certificate or deed) of a person's legal right to ownership of a property.
- Transfer Taxes. Taxes levied on the transfer of property or on real estate loans by state and/or local jurisdictions.
- Veterans Administration (VA). A federal agency which insures mortgage loans with very liberal down payment requirements for honorably discharged veterans and their surviving spouses.
- **Walk-Through.** A final inspection of a home before settlement to search for problems that need to be corrected before ownership changes hands.
- Warranty. A promise, either written or implied, that the material and workmanship of a product is defect-free or will meet a specified level of performance over a specified period of time. Written warranties on new homes are either backed by insurance companies or by the builders themselves.
- Zoning. Regulations established by local governments regarding the location, height, and use for any given piece of property within a specific area.

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Notes



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