

# RESOURCES FOR RESIDENTS OF MANUFACTURED HOME COMMUNITIES

## APPLY FOR ENERGY ASSISTANCE NOW

Many folks assume that either the assistance funds are depleted, or that he or she is not eligible.  
You won't know until you ask.

Then, ask again—income guidelines can change, and vary county by county.

### **Fuel Assistance**

Depending on your income, you may be eligible for cash assistance to help pay your heating bills. This program, run by the local Community Action Agencies, is designed to help low and moderate-income people stay warm in their homes. The average benefit is \$500 and does not have to be paid back.

You can go on-line to see if you qualify for help, based on your income.

See [www.nh.gov/oep/programs/energy/income\\_eligibility\\_guidelines.htm](http://www.nh.gov/oep/programs/energy/income_eligibility_guidelines.htm) or call one of the agencies listed below.

### **Electricity Assistance**

Community Action Agencies also may be able to help you receive discounts on your electric bills. This discount is from 5% to 70%, depending on the size of your household and your income.

Fuel Assistance and Weatherization Programs are coordinated through a network of Community Action Programs. Call the office nearest to you to determine if you are eligible. Agencies listed serve all towns in the surrounding areas.

#### **Community Action Program, Belknap-Merrimack Counties**

Concord 225-6880      Franklin 934-3444  
Laconia 524-5512      Meredith 279-4096  
Suncook 485-7824      Warner 456-2207

#### **Southern New Hampshire Services**

Nashua 889-3440 or 877-211-0723  
Manchester 647-4470 or 800-322-1073  
Peterborough 924-2243 or 877-757-7048  
Hillsborough 464-5835 (Mon. & Fri. only)  
Milford 673-0756 (Tues. & Thurs. only)  
Greenville 878-3364 (Wednesday only)

#### **Rockingham Community Action**

Salem 898-8435  
Portsmouth 436-3896  
Toll free: 800-639-3896

#### **Southwestern Community Services**

Keene 352-7512 or 352-7513  
Claremont 543-0148 or 542-9528  
Toll free: 800-529-0005

#### **Strafford County Community Action**

Dover 749-1334      Rochester 332-9893  
Milton 652-9893      Farmington 755-9305

#### **Tri-County Community Action**

Serving Coos, Carroll and Grafton Counties Toll free: 888-842-3835  
Berlin 752-3248 Littleton 444-6653 Colebrook 237-8168 Plymouth 536-8222  
Lancaster 788-4477 Woodsville 747-3013 Tamworth 323-7400 Lebanon 443-6100

**Also of note:** New Hampshire law provides some protection to consumers if you can not pay your bills. From November 15 to March 31, an electric utility may not disconnect a customer's service if the balance owed is less than \$450 (for those who heat with electricity) or less than \$225 (for those who do not heat with electricity.)

Utilities must seek approval from the Public Utilities Commission before disconnecting the service of customers known to be 65 years or older or customers with a known financial hardship.



This flyer was developed by staff at the NH Community Loan Fund and is intended for use by residents of cooperatively owned manufactured home communities. For more information on the Loan Fund call 603-224-6669.

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## Quick, Cheap and Easy Home Energy Savings & Safety Tips for residents of manufactured homes

### *21 Do's and Don'ts*

1. **Do** install a on/off switch or timer for your electric hot water heater.
2. **Do** wrap your water lines with heat tape and install an on/off switch INSIDE . Or, use a thermostatic heat tape. (use when 0 F or less).  
(do this ONLY if skirting is all the way around the home!)
3. **Do** repair/replace all skirting around the home.
4. **Do** inspect “belly barrier” and repair/replace as necessary.
5. **Do** inspect and repair ductwork for plugged/disconnected line (using a mirror and flashlight)
6. **Do** foam/caulk around heat registers to seal against leaks to the “belly”.
7. **DON'T** cover heat registers with furniture!
8. **Do** foam/caulk plumbing holes at the hot water tank and in the kitchen & bathroom.
9. **Do** repair/replace window cranks (available at home dealers).
10. **Do** repair/replace/install interior storm panels.  
(Note: frost on windows may only mean too much moisture in the home)
11. **Do** repair/install storm doors.
12. **DON'T** overload outlets with space heaters!
13. **Do** ensure that the ceiling fan is directed downward to force warm ceiling air down.
14. **Do** have your furnace Cleaned, Tuned and Efficiency tested (CTE).  
(for a cost of \$100 this could increase efficiency 10-20% or +/- 50 gallons saved)
15. **DON'T** hit the furnace restart button more than once when the furnace goes out!
16. **Do** install Carbon Monoxide (CO) detectors at the furnace and stove areas.
17. **DON'T** heat with the stove or oven!
18. **Do** cover/enclose the oil tank, change the outside oil filter, and check/cover the fuel line.
19. **Do** use additive to #2 oil rather than pay the extra for the “fuel mix”.
20. **Do** coat your metal roof with “Elastomeric” (not aluminum roof coating).
21. **DON'T** walk on the roof to remove snow!

*Want to lower your monthly mortgage payment to help you with paying for your heat this winter?*

The Cooperative Home Loan Program may be able to help by refinancing your loan.

Get your free consultation, including a review of your existing loan documents by calling Jeff Monier, Loan Counselor at the New Hampshire Community Loan Fund, (603) 620-0573 or [jmonier@theloanfund.org](mailto:jmonier@theloanfund.org).



## What is local welfare?

In New Hampshire, persons with little or no income may be entitled to financial help from their town or city. New Hampshire law (RSA 165) requires each town and city to have a local welfare program to help people who are poor and in need of assistance.

### What help should the town give?

Towns and cities are required to provide financial assistance for basic necessities such as food, shelter, rent, mortgage payments, heat, lights, gas, water, necessary clothing, transportation and prescriptions.

### What if I own a house?

If you live in your own house and qualify for assistance, the town should help with mortgage and other payments necessary to stop a foreclosure. State law does allow the town to put a lien on your house and any land you own for the amount of assistance given. If you later repay the town, officials will remove the lien.

*This information is a small portion of a pamphlet published by NH Legal Aid and Referral Center (LARC). For a complete copy of NH LARC's pamphlet on local welfare please visit their website at: [www.nhls.org](http://www.nhls.org)*

A complete printed version of *What is Local Welfare* may be requested by contacting the NH Community Loan Fund; Call 1-800-432-4110 and ask for Trina Robichaud at extension 237.

## Do you have a legal problem or a question about a law in New Hampshire?

*One of the two organizations listed below may be able to help.*

### NH Legal Aid and Referral Center

**1-800-639-5290**

NH LARC's phone lines are accessible Monday, Tuesday, Thursday and Friday from 9 - 12, and 1 - 4. Due to the high volume of calls this organization receives, your call will be answered by an automated phone attendant. When you contact NH LARC you should be prepared to select from a list of areas of the law including, **consumer, landlord/tenant, public benefits or family**. Once you select from one of these areas your call will be placed on hold until the next advocate is available.

Information is also available on line by visiting [www.nhls.org](http://www.nhls.org)

**NH Legal Assistance** provides civil legal services for low-income and elderly people who cannot afford to hire an attorney. NHLA serves all NH residents, citizens and non-citizens alike. Eligibility for services is based upon the federal poverty standard. To find out if you are eligible, call the office closest to where you live.

NHLA has seven offices across the state. Office hours are 8:30 AM to 5:00 PM Monday through Friday.

Berlin	1-800-698-8969	Claremont	1-800-562-3994	Concord	1-800-921-1115
Littleton	1-800-548-1886	Manchester	1-800-562-3174	Nashua	1-800-517-0577
		Portsmouth	1-800-334-3135		

Information on NH Legal Assistance is also available on-line by visiting [www.nhla.org](http://www.nhla.org)

## COMMUNICATE, COMMUNICATE, COMMUNICATE—resident responsibilities

Contact the board if...**you know you will be late with lot rent**

**Why?** – to request a payment arrangement..

Contact the board if...**you know that your neighbor needs assistance**

**What for...really?** – the board has a list of resources to help people get through financial tough times.

Contact the board if...**you are going to leave your home for an extended period**

**Why?** – the water needs to be turned off to avoid costly damage to the home and co-op's water system.

Contact the board if...**you are adding members to your household to help pay the bills.**

**Why?** Guests who stay more than 30 days must be approved by the board of directors; that's the rules!

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### Are you eligible for a larger paycheck? Perhaps.

#### Advance Earned Income Tax Credit (EITC)

Most taxpayers are aware that EITC is for people who earn low- to moderate-incomes. It reduces the tax burden and for most, translate to a tax refund. *Many* folks actually receive a refund that is larger than the amount of income tax that is deducted from his or her paycheck.

But did you know that **ADVANCE EITC** allows qualified taxpayers to receive part of that credit in his or her paycheck? Most workers receive the EITC benefit as one lump sum at tax time -- **ADVANCE EITC** allows workers to receive the money over time, as part of his or her regular paycheck. That right – more money in your pocket *now*.

**ADVANCE EITC** is not for everyone – there are pitfalls if you have more than one job or change your household status during the year.

For information on whether or not **ADVANCE EITC** is right for you, visit <http://www.nheitc.org/> or contact the UNH Cooperative Extension at **1-877-398-4769** for information on this tax benefit, as well free income tax preparation services.

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### Don't be Too Proud!

I recall a little old lady living in the home she and her deceased husband had spent all their lives paying for. She spent her time in the kitchen in a rocking chair with a blanket over her lap to keep warm. She could not afford to heat the rest of the house.

I asked her "How long have you been paying taxes?"

Very proudly she answered "Since 1943!"

I replied to her "Then don't you think it's time you got some of that back?"

Don't be too proud! Get Help! You've earned it!

*Words of wisdom are provided by Jim Mathes, Conversion Specialist at the Loan Fund*

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## TAKE ACTION IF YOU CANNOT PAY YOUR LOT RENT OR MORTGAGE

**Call for help—it's the most important thing you can do.** More than half of homeowners facing foreclosure did not call for help\*\* when they fell behind in their mortgage payments. The same advice goes for residents who are unable to pay monthly lot rent: contact the co-op's board of directors as soon as you know your rent will be late. Ignoring your situation won't make it go away.

**Notify the bank and board of directors as soon as you know your payment will be late.** Calling when you are 4 or 5 days late is better than calling when you are 20 days late. You still have some options. You must put your pride on hold if you're truly serious about stopping the eviction and/or foreclosure process. Remember that foreclosure and eviction are not in the best interest of lenders or the cooperative. Neither the lender nor the co-op wants to foreclose on your home!

**Call a reputable non-profit organization.\*\*** The state of NH has more than a dozen independent HUD-certified Housing Counseling Agencies who are dedicated to helping homeowners who are facing financial hardship. Staff members are trained to set up a plan of action designed just for you and your situation. Working with one of these non-profit organizations may help you avoid eviction and/or foreclosure.

**Make a deal.** Many cooperatives' board of directors will enter into a reasonable payment arrangements with residents who fall behind in lot rent. Your lender may allow you to restructure your mortgage, possibly lowering the monthly payment, or give you a chance to get caught up.

**One last note** – the most important thing to understand when setting up special arrangements with your lender or cooperative is this – **do not agree to a payment arrangement unless you fully understand it and are committed to making good on the promise.** Breaking a payment agreement with the cooperative may be grounds for eviction. Breaking a payment arrangement with your lender may lead to foreclosure.

\*\* The best place to call for help with financial problems is a non-profit housing counseling agency, certified by the US Department of Housing and Urban Development (HUD). A list of NH agencies is below.

HUD-Certified Housing Counseling Agencies give advice on buying a home, renting, default, foreclosure, credit issues or reverse mortgages. HUD sponsors certain housing counseling agencies throughout the country who in turn give advice free or at low cost.

**Affordable Housing, Education, and Development (AHEAD)**  
Littleton 603-444-1377  
[www.homesahead.org](http://www.homesahead.org)

**Consumer Credit Counseling Service of NH & VT**  
Concord 800-327-6778  
Note: There are offices throughout NH.  
For a list go to: <http://www.cccsnh-vt.org/>

**Cheshire Housing Trust (Keene Housing Authority)**  
Keene 357-7603

**Laconia Area Community Land Trust**  
Laconia 524-0747  
[www.laflt.org](http://www.laflt.org)

**Neighborhood Housing Service of Greater Nashua**  
Nashua 882-2077  
[www.nashuanhs.org](http://www.nashuanhs.org)

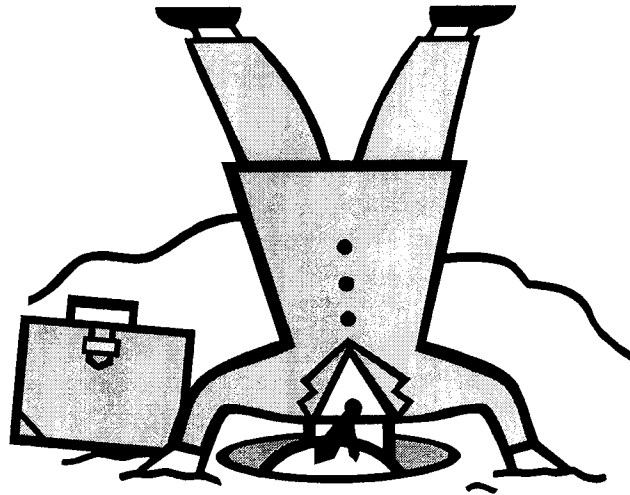
**CATCH Neighborhood Housing**  
Concord 225-8835, ext 25  
[www.catchhousing.org](http://www.catchhousing.org)

**Community Home Solutions**  
Seabrook 944-0263

**The Way Home**  
Manchester 627-3491

**NeighborWorks, Greater Manchester**  
Manchester 626-4663, ext.11  
[www.nwgm.org](http://www.nwgm.org)

**DO N' T BURY YOUR  
HEAD IN THE SAND !**



**Can't pay this months lot rent?**

Don't wait to take action!  
Ignoring financial problems only  
makes them worse.

The Cooperative Board of Directors  
may be willing to work with you to  
**develop a payment plan. You won't know  
until you ask!**