

# NEW HAMPSHIRE RESOURCE LIST FOR UNION MEMBERS AND THEIR FAMILIES

Information for working families struggling with financial strain and unemployment

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# Unemployment Insurance

**New Hampshire Employment Security** – New Hampshire’s Unemployment Compensation Agency

Customer Service Call Center: 1-800-266-2252

Request for assistance from the website; <http://www.nh.gov/nhes/>

## **Unemployment Claims Inquiry**

(General Information for employers and claimants)

Manchester Area: (603) 665-1500

All Others: 1-800-266-2252

FAX: (603) 656-6699

Claims Line Hours for Customer Service: Monday-Friday 9 a.m. to 4 p.m

300 Hanover Street

Manchester, New Hampshire 03104-4957

Information on filing process, eligibility, procedures, and benefit amounts;

[http://www.nh.gov/nhes/jobseeker/rights\\_obligations.htm#J](http://www.nh.gov/nhes/jobseeker/rights_obligations.htm#J)

## **Length of Payments**

Eligible claimants may receive 26 weeks of benefits until they reach their maximum benefit amounts within a benefit year of 52 weeks starting the week you establish your initial claim. Once you are paid your maximum amounts, you cannot file again until your benefit year expires. The department will notify you if extended benefits become available.

## **Extended Benefits**

On Friday, November 6, 2009 President Obama signed The Workers Assistance Act of 2009. This Act created two additional tiers of Emergency Unemployment Compensation (EUC) benefits. Notices have been mailed to all impacted individuals.

At this time, New Hampshire has qualified for Tier 3 of the EUC program. This means, for those who are eligible for the EUC Benefits, they will receive up to 47 weeks under this program.

Individuals who have already received their full regular and extended benefits entitlement will be mailed filing instructions if/when additional benefits become available.

The legislation became effective November 8, making the week ending November 14 the first payable week. Eligible claimants will receive the same weekly benefit amount as previous federal extensions. To be eligible for this additional benefit, claimants must meet these requirements:

- Be currently unemployed
- Are not eligible to establish a regular unemployment benefit claim
- Have exhausted the extended benefits previously available

Due to the complex nature of the procedures required to implement the program, interim measures have been undertaken to ensure that claimants are paid as quickly as possible. Eligible claimants who have exhausted all benefits prior to the most recent extension will be issued check payments based on this schedule:

- First payment issued on December 15. This check will include payments for up to 4 weeks of benefits, including the weeks ending November 14, 21, and 28, and December 5. Claimants must be eligible for the most recent extension in those weeks and certify for those weeks.
- Second payment issued on January 5 for 3 weeks ending December 12, 19, and 26.

# General Assistance in New Hampshire

## FOOD STAMP PROGRAM

<http://www.dhhs.nh.gov/DHHS/FOODSTAMPS/default.htm>

603-271-4238

NH DHHS Division of Family Assistance  
Food Stamp Program  
129 Pleasant St.  
Concord, NH 03301-3852

The Division of Family Assistance (DFA) provides assistance to needy individuals and families to purchase food for good health and nutrition.

Eligibility for this program depends upon income, resources, and expenses. Households with a member who is elderly or disabled need only meet the net income requirement. If all members of the household receive Supplemental Security Income (SSI), Financial Assistance to Needy Families, and/or State Supplement (Old Age Assistance, Aid to the Needy Blind, Aid to the Permanently and Totally Disabled), there are no income or resource requirements at all.

If you meet the requirements above and think your income and resources are close to the figures provided, and wish to apply for the Food Stamp program, you will need to:

- Visit a DHHS District Office and speak with a DHHS worker who will assist you through the application interview process; and
- Provide proof of the information you tell us in the interview.

**Please Note:** If you are homeless or have little money to cover your current expenses, you may be eligible to receive your assistance within 7 days, if not sooner, and may not have to provide certain proofs until a later time. Do not hesitate to apply for food stamps. Your eligibility begins the day you apply and you will receive benefits even for partial months.

For District Office locations click on the following link;

<http://www.dhhs.nh.gov/DHHS/DFA/CONTACT+INFO/default.htm>

## **TEMPORARY ASSISTANCE FOR NEEDY FAMILIES PROGRAM (TANF)**

Available through the [Department of Health & Human Services](#), the [Temporary Assistance for Needy Families Program \(TANF\)](#) provides cash assistance to families with dependent children through either the Family Assistance Program (FAP) or the New Hampshire Employment Program (NHEP). To qualify, the dependent children must lack parental support or care due to death, continued absence or because one or both parents in a two-parent home are disabled, unemployed or working less than 100 hours a month.

The [Emergency Assistance Program \(EA\)](#) allows families eligible for TANF to obtain or retain safe and healthy housing. EA payments can be applied to rent, mortgage and utility arrearages; rent and utility deposits; and fuel deliveries. EA can only be used in a true emergency such as homelessness, termination of a utility, or lack of heat, hot water, or cooking fuel.

For further information, contact:

### [Temporary Assistance for Needy Families Program \(TANF\)](#)

Department of Health & Human Services

Brown Building

129 Pleasant Street

Concord NH 03301-3857

Phone: (603) 271-4238 or 800-852-3345 x4238

Fax: (603) 271-4637

TDD ACCESS: 800-735-2964

[Directions to Brown Building](#)

## **NEIGHBOR HELPING NEIGHBOR**

The Neighbor Helping Neighbor Fund (NHN) was established to help New Hampshire's working poor, elderly, handicapped, and others in financial crisis who do not qualify for other fuel assistance and have received a disconnect notice from their electric or natural gas company. Since 1992, more than 1,100 families have been helped each year.

For more information or to apply, New Hampshire residents should contact their local [Community Action Agency](#) (listed below).

## EMERGENCY ASSISTANCE PROGRAM

The New Hampshire Emergency Assistance Program is available to those who meet all the requirements for Financial Assistance to Needy Families. It helps families with children who are facing a housing or utility crisis and are without resources to resolve the crisis. Permanent housing payments under Emergency Assistance help eligible families get or keep safe and healthy housing by providing funds for rent or utility security deposits, home heating fuel deliveries, or past due rent, mortgage and utility bills.

You can apply in person by going to a New Hampshire DHHS District Office. In order to receive Emergency Assistance, you must be eligible for the Temporary Assistance for Needy Families Program (TANF). You will talk with a DHHS worker who will ask you questions about your emergency situation and help you apply for Emergency Assistance. In addition to completing the application, you must give us proof of the emergency and the amount of money you need to resolve it.

Contact the Emergency Assistance Program at Brown Building Telephone Numbers:

Description	Phone Number	Hours
Main Number	603-271-4238	8-4:30 M-F
Toll Free Number	800-852-3345 x4238	8-4:30 M-F
TDD Number	800-735-2964	8-4:30 M-F
Fax Number	603-271-4637	8-4:30 M-F
Client Services	603-271-4238	8-4:30 M-F
Client Services Toll Free	800-852-3345 x4238	8-4:30 M-F

E-Mail: [http://www.dhhs.nh.gov/DHHS/DHHS\\_SITE/Special/Feedback.htm?a=RENTUTILITYHELP&b=the+Emergency+Assistance+Program&c=013](http://www.dhhs.nh.gov/DHHS/DHHS_SITE/Special/Feedback.htm?a=RENTUTILITYHELP&b=the+Emergency+Assistance+Program&c=013)

Street Address:

129 Pleasant St.  
Concord, NH 03301-3852

Mailing Address:

All  
Mail: NH DHHS Division of Family Assistance  
129 Pleasant Street  
Concord, NH 03301-3857

## OTHER ASSISTANCE

Other assistance may be found for either low-income or non low-income households by contacting:

- Community Action Agency in your area (contact info listed below)
- New Hampshire State Veterans Council

<http://www.nh.gov/nhveterans/index.htm>

Telephone: (603) 624-9230

NH Toll Free: 1-800-622-9230

Fax: (603) 624-9236

TDD Access: Relay NH 1-800-735-2964

Mailing Address and Location:

275 Chestnut Street, Room 517

Manchester, NH 03101-2411

- Your town or city welfare office
- Your local house of worship
- Your heating vendor
- The Salvation Army

# Utility Assistance in New Hampshire

## WINTER DISCONNECTION RULES

During the winter months, there is increased protection for customers of natural gas, electric and steam utilities. While customers can still be disconnected if they fail to make payments on their gas, electric or steam bills, it is more difficult to be disconnected in the wintertime.

From November 15 to March 31, a utility company may not disconnect a customer's service:

- If the customer does not use electric service for heating and the balance owed for service provided is less than \$225;
- If the customer does not use gas service for heating and the balance owed for service provided is less than \$125;
- If the customer has electric, gas, or steam heat, the utility may not disconnect service if the balance owed for service provided is less than \$450.

Utilities must seek commission approval before disconnecting the service of residential customers known to be 65 years or older and customers with a known financial hardship.

Customers with medical emergencies have additional protection from disconnection at any time of the year. If you or someone in your family has a medical condition which would be adversely impacted by the disconnection of your utility service, contact your utility.

For complete information regarding Winter Disconnection Rules, contact the [Public Utilities Commission](#) Web site ( <http://www.puc.nh.gov/Consumer/winterdisconnectionrules.htm> ) or call the Consumer Assistance Line at 1-800-852-3793.

## FUEL ASSISTANCE PROGRAM (FAP)

<http://www.staywarmnh.org/programs/index.htm>

If you or someone you know may have trouble paying for heat this winter, the Office of Energy and Planning's (OEP) [Fuel Assistance Program \(FAP\)](#) may be able to provide some relief. FAP is federally funded through the U.S. Department of Health and Human Services. OEP in turn contracts with six local [Community Action Agencies](#) (also known as CAAs) to provide service to eligible households.

As funds become available, the Fuel Assistance Program provides benefits to income eligible New Hampshire households to assist with heating costs. Renters and homeowners are eligible for the Fuel Assistance Program.

For application information, contact the [Community Action Agency](#) in your area, listed below.

## **NATURAL GAS BILL ASSISTANCE**

National Grid (formerly KeySpan Energy Delivery) and Northern Utilities now offer a discount program for eligible low-income customers in New Hampshire who heat with natural gas. You are eligible for these programs if you or a member of your household qualify for any of the following programs:

- Fuel Assistance
- Electric Assistance Program
- Supplemental Security Income
- Women, Infants and Children
- Commodity Surplus Foods (for women, infants and children)
- Elderly Commodity Surplus Foods
- Temporary Aid to Needy Families
- Housing Choice Voucher (Section 8)
- Head Start
- Aid to Permanently and Totally Disabled
- Aid to the Needy Blind
- Old Age Assistance
- Food Stamps

Fuel Assistance recipients do not need to apply. You will be automatically enrolled in the program when your gas utility is notified about your fuel assistance benefit.

Customers of National Grid and Northern Utilities who believe they qualify should contact their gas company directly, either [National Grid](#) at 1-800-262-4111 or [Northern Utilities](#) at 1-800-552-3044.

## **ELECTRIC ASSISTANCE PROGRAM (EAP)**

The statewide [Electric Assistance Program \(EAP\)](#) provides qualifying customers with a discount on their monthly electric bill. The electric utilities work with [Community Action Agencies](#) located throughout the state to identify and enroll eligible customers for the statewide EAP.

The discount is based on the household gross income and the type of space heating used in the home. Eligibility is determined by total household income and the number of household members. Income is based upon a household's gross income at the time of application. New applicants may be placed on a waiting list for benefits. However, it is very important for you to complete the application. In the event that funds become available, your application will be considered.

To apply for Electric Assistance, contact your [Community Action Agency](#) listed below. If you need additional assistance please contact:

[New Hampshire Public Utilities Commission](#)

21 South Fruit Street, Suite 10

Concord NH 03301-2429

Phone: (603) 271-2431

Fax: (603) 271-3878

TDD Access - Relay NH: 1-800-735-2964

Consumer Assistance: 1-800-852-3793

e-mail: [puc@puc.nh.gov](mailto:puc@puc.nh.gov)

[Directions](#) to the NHPUC

## **TEMPORARY ASSISTANCE FOR NEEDY FAMILIES PROGRAM (TANF)**

Available through the [Department of Health & Human Services](#), the [Temporary Assistance for Needy Families Program \(TANF\)](#) provides cash assistance to families with dependent children through either the Family Assistance Program (FAP) or the New Hampshire Employment Program (NHEP). To qualify, the dependent children must lack parental support or care due to death, continued absence or because one or both parents in a two-parent home are disabled, unemployed or working less than 100 hours a month.

The [Emergency Assistance Program \(EA\)](#) allows families eligible for TANF to obtain or retain safe and healthy housing. EA payments can be applied to rent, mortgage and utility arrearages; rent and utility deposits; and fuel deliveries. EA can only be used in a true emergency such as homelessness, termination of a utility, or lack of heat, hot water, or cooking fuel.

For further information, contact:

[Temporary Assistance for Needy Families Program \(TANF\)](#)

Department of Health & Human Services

Brown Building

129 Pleasant Street

Concord NH 03301-3857  
Phone: (603) 271-4238 or 800-852-3345 x4238  
Fax: (603) 271-4637  
TDD ACCESS: 800-735-2964  
[Directions to Brown Building](#)

## **NEIGHBOR HELPING NEIGHBOR**

The Neighbor Helping Neighbor Fund (NHN) was established to help New Hampshire's working poor, elderly, handicapped, and others in financial crisis who do not qualify for other fuel assistance and have received a disconnect notice from their electric or natural gas company. Since 1992, more than 1,100 families have been helped each year.

For more information or to apply, New Hampshire residents should contact their local [Community Action Agency](#).

## **OTHER ASSISTANCE**

Other assistance may be found for either low-income or non low-income households by contacting:

Your town or city welfare office  
Your local house of worship  
Your heating vendor  
The Salvation Army

## **COMMUNITY ACTION AGENCIES**

Telephone your local Community Action Agency (CAA) office to set up an appointment or learn more about the application process for Fuel Assistance, Electric Assistance, Weatherization services, or Neighbor Helping Neighbor.

For Belknap & Merrimack County Residents:  
Community Action Program Belknap-Merrimack Counties, Inc.  
Concord 225-6880  
Franklin 934-3444  
Laconia 524-5512  
Meredith 279-4096  
Suncook 485-7824

Warner 456-2207  
[www.bm-cap.org](http://www.bm-cap.org)

For Rockingham County Residents:  
Rockingham Community Action, Inc.  
Salem 898-8435  
Portsmouth 436-3896 or Toll Free: 1-800-639-3896  
[www.raction.org](http://www.raction.org)

For Hillsborough County Residents:  
Southern New Hampshire Services, Inc.  
Nashua 889-3440 / 1-877-211-0723  
Manchester 647-4470 / 1-800-322-1073  
Peterborough 924-2243 / 1-877-757-7048  
Hillsborough 464-5835 (Monday and Friday)  
Milford 673-0756 (Tuesday and Thursday)  
Greenville 878-3364 (Wednesday)  
[www.snhs.org](http://www.snhs.org)

For Cheshire & Sullivan County Residents:  
Southwestern Community Services  
Keene 352-7512  
Claremont 542-9528 or Toll Free: 1-800-529-0005  
[www.scshehelps.org](http://www.scshehelps.org)

For Strafford County Residents:  
Strafford County Community Action  
Dover 749-1334  
Rochester 332-3963  
Milton 652-9893  
Farmington 755-9305  
[www.straffcap.org](http://www.straffcap.org)

For Coos, Carroll & Grafton County Residents:  
Tri-County Community Action  
Coos County  
Berlin 752-3248  
Colebrook 237-8168  
Lancaster 788-4477  
Carroll County  
Tamworth 323-7400 or Toll Free: 1-888-842-3835  
Grafton County  
Littleton 444-6653  
Plymouth 536-8222  
Woodsville 747-3013

Lebanon 443-6100

[www.tccap.org](http://www.tccap.org)

Area Code for all numbers listed is 603

# Mortgage Assistance – Foreclosure Avoidance

## The Foreclosure Prevention Initiative

**Are you facing foreclosure?** - call New Hampshire's Mortgage Foreclosure Assistance Hotline toll-free at (800) 437-5991 for assistance and guidance

For information on resources available for homeowners and foreclosure avoidance, visit the following website;

<http://homehelpnh.org/>

## 211 New Hampshire

2-1-1 is an easy to remember telephone number that connects callers, at no cost, to information about critical health and human services available in their community

2-1-1 NH is an initiative led by United Ways of New Hampshire (UWNH), in partnership with the State of New Hampshire, Citizens Bank Foundation, the New Hampshire Charitable Foundation, Exeter Hospital, and Public Service of New Hampshire (PSNH).

Residents in New Hampshire can contact 2-1-1 NH toll-free by dialing 2-1-1 in state or 1-866-444-4211 from out of state

## HomeOwnership Preservation Foundation

- **1-888-995-HOPE (4673)/NeighborWorks America**

If you have an adjustable interest rate that is scheduled to re-set and you suspect that you might have difficulty paying the new, higher monthly payment, it is important that you contact your lender to discuss your situation now. You may be able to refinance to a fixed interest loan, or arrange to alter the terms of your loan in such a way that you can still afford the monthly payment.

You can also call 1-888-995-HOPE (4673). This toll-free foreclosure hotline is staffed by trained professionals from the Home Ownership Preservation Foundation and NeighborWorks America who will provide guidance to you on steps you can take to deal with increased mortgage payments.

## New England Mortgage Relief Fund

With the encouragement of the Federal Reserve Bank of Boston, Sovereign Bank, TD Banknorth, Bank of America, Citizens Bank, and Webster Bank have partnered together and committed \$125 million to create the Mortgage Relief Fund. Our goal is to help homeowners avoid delinquency and potential foreclosure by moving them into a more appropriate mortgage product.\*

This fund is aimed at helping homeowners who are in good standing with their current mortgage loan(s), but who may currently be having trouble making payments and may be at risk of losing their homes when their rates reset.

You may be eligible for consideration if:

- Your house is worth more than the total balance of your mortgage(s)
- You have generally made your mortgage payments on time
- You reside in the property, and
- You can document your current income

Contacts:

800-288-6225	Sovereign Mortgage
<b>888/411-1145</b>	<b>Citizens Bank</b>
<b>800/281-0025; 2316</b>	<b>TD Banknorth</b>
<b>800/344-9403</b>	<b>Bank of America</b>

## Federal Housing Administration

Government-insured refinancing for credit-worthy borrowers who went into default after their adjustable-rate mortgage reset may be available by calling (800) 225-5342 or by visiting <http://www.fha.gov>.

HUD Approved Housing Counseling Agencies

**Agencies located in NEW HAMPSHIRE**

## Agencies located in NEW HAMPSHIRE

**Agency Name:** NEW HAMPSHIRE HOUSING FINANCE AUTHORITY

**Phone:** 603-310-9276

**Toll Free:** 800-649-0470

**Fax:** 603-488-0918

**Email:** cboland@nhhfa.org

**Address:** 32 Constitution Drive  
Bedford, New Hampshire 03110-1245

**Counseling Services:** - Homebuyer Education Programs  
- Mortgage Delinquency and Default Resolution Counseling  
- Postpurchase Counseling  
- Prepurchase Counseling

**Languages:** - English

**Affiliation:**

**Website:** <http://www.nhhfa.org>

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**Agency Name:** TRI-COUNTY CAP

**Phone:** 603-752-7001

**Toll Free:** 800-552-4617

**Fax:** 603-752-7607

**Email:** dorithompson@tccap.org

**Address:** 30 Exchange Street  
Berlin, New Hampshire 03570-9999

**Counseling Services:** - Home Improvement and Rehabilitation Counseling  
- Homebuyer Education Programs  
- Loss Mitigation  
- Mortgage Delinquency and Default Resolution Counseling  
- Prepurchase Counseling  
- Renters Assistance  
- Services for Homeless

**Languages:** - English  
- French

**Affiliation:**

**Website:** [www.tccap.org](http://www.tccap.org)

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**Agency Name:** CONCORD AREA TRUST FOR COMMUNITY HOUSING (CATCH)

**Phone:** 603-225-8835-125

**Toll Free:**

**Fax:** 603-225-8046

**Email:** ghelwig@catchhousing.org

**Address:** 76 South State Street  
Concord, New Hampshire 03301

**Counseling Services:** - Fair Housing Assistance  
- Homebuyer Education Programs  
- Loss Mitigation  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling  
- Postpurchase Counseling  
- Predatory Lending  
- Prepurchase Counseling  
- Renters Assistance

**Languages:** - English  
- Spanish

**Affiliation:**

**Website:** <http://www.catchhousing.org>

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**Agency Name:** GRANITE STATE INDEPENDENT LIVING (GSIL)

**Phone:** 603-228-9680

**Toll Free:**

**Fax:** 603-225-3304

**Email:** sarah.denoncourt@gsil.org

**Address:** 21 Chenell Drive  
Concord, New Hampshire 03301

**Counseling Services:** - Fair Housing Assistance  
- Homebuyer Education Programs  
- Mobility and Relocation Counseling  
- Money Debt Management  
- Postpurchase Counseling  
- Prepurchase Counseling  
- Renters Assistance

**Languages:** - ASL  
- English  
- French  
- Russian

**Affiliation:**

**Website:** <http://www.gsil.org>

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:** 800-327-6778

**Fax:**

**Email:**

**Address:** 91 Washington Street  
Suite 213  
Dover, New Hampshire 03820

**Counseling Services:** - Homebuyer Education Programs  
- Loss Mitigation  
- Marketing and Outreach Initiatives  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling  
- Prepurchase Counseling  
- Renters Assistance

**Languages:** - English

**Affiliation:** CCCS OF NEW HAMPSHIRE & VERMONT

**Website:** [www.cccsnh-vt.org](http://www.cccsnh-vt.org)

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:** 800-327-6778

**Fax:**

**Email:**

**Address:** 127 Water Street  
Exeter, New Hampshire 03833

**Counseling Services:** - Homebuyer Education Programs  
- Loss Mitigation  
- Marketing and Outreach Initiatives  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling  
- Prepurchase Counseling  
- Renters Assistance

**Languages:** - English

**Affiliation:** CCCS OF NEW HAMPSHIRE & VERMONT

**Website:** [www.cccsnh-vt.org](http://www.cccsnh-vt.org)

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:** 800-327-6778

**Fax:**

**Email:**

**Address:** 64 Main Street  
Keene, New Hampshire 03431

**Counseling Services:** - Homebuyer Education Programs  
- Loss Mitigation  
- Marketing and Outreach Initiatives  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling  
- Prepurchase Counseling  
- Renters Assistance

**Languages:** - English

**Affiliation:** CCCS OF NEW HAMPSHIRE & VERMONT

**Website:** [www.cccsnh-vt.org](http://www.cccsnh-vt.org)

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**Agency Name:** CHESHIRE HOUSING TRUST

**Phone:** 603-357-7603

**Toll Free:**

**Fax:** 603-357-0406

**Email:** [homeownership@cheshirehousingtrust.org](mailto:homeownership@cheshirehousingtrust.org)

**Address:** 39 Central Square, Ste. 202  
Keene, New Hampshire 03431

**Counseling Services:** - Homebuyer Education Programs  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling  
- Postpurchase Counseling  
- Prepurchase Counseling

**Languages:** - English

**Affiliation:**

**Website:** n/a

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:** 800-327-6778

**Fax:**

**Email:**

**Address:** 585 Union Street  
8 Gables Mall  
Laconia, New Hampshire 03246

**Counseling Services:** - Homebuyer Education Programs  
- Loss Mitigation  
- Marketing and Outreach Initiatives  
- Money Debt Management

- Mortgage Delinquency and Default Resolution Counseling
- Prepurchase Counseling
- Renters Assistance

**Languages:** - English

**Affiliation:** CCCS OF NEW HAMPSHIRE & VERMONT

**Website:** www.cccsnh-vt.org

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**Agency Name:** LACONIA AREA COMMUNITY LAND TRUST

**Phone:** 603-524-0747

**Toll Free:**

**Fax:** 603-527-2514

**Email:** nmccurry@lact.org

**Address:** 658 Union Avenue  
Laconia, New Hampshire 03246

- Counseling Services:**
- Homebuyer Education Programs
  - Loss Mitigation
  - Mobility and Relocation Counseling
  - Money Debt Management
  - Mortgage Delinquency and Default Resolution Counseling
  - Postpurchase Counseling
  - Predatory Lending
  - Prepurchase Counseling
  - Renters Assistance

**Languages:** - English

**Affiliation:**

**Website:** www.lact.org

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:** 800-327-6778

**Fax:**

**Email:**

**Address:** 1 Court Street  
3rd Floor  
Lebanon, New Hampshire 03766

- Counseling Services:**
- Homebuyer Education Programs
  - Loss Mitigation
  - Marketing and Outreach Initiatives
  - Money Debt Management
  - Mortgage Delinquency and Default Resolution Counseling
  - Prepurchase Counseling

- Renters Assistance

**Languages:** - English

**Affiliation:** CCCS OF NEW HAMPSHIRE & VERMONT

**Website:** www.cccsnh-vt.org

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**Agency Name:** AFFORDABLE HOUSING, EDUCATION AND DEVELOPMENT, INC. (AHEAD)

**Phone:** 603-444-1377

**Toll Free:**

**Fax:** 603-444-0707

**Email:** lwiggett@homesahead.org

**Address:** 161 Main St.  
Littleton, New Hampshire 03561

**Counseling Services:** - Fair Housing Assistance  
- Home Improvement and Rehabilitation Counseling  
- Homebuyer Education Programs  
- Loss Mitigation  
- Marketing and Outreach Initiatives  
- Mobility and Relocation Counseling  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling  
- Postpurchase Counseling  
- Predatory Lending  
- Prepurchase Counseling  
- Renters Assistance  
- Services for Homeless

**Languages:** - English  
- French

**Affiliation:**

**Website:** <http://www.homesahead.org>

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:** 800-327-6778

**Fax:**

**Email:**

**Address:** 113 Cottage Street  
Littleton, New Hampshire 03561

**Counseling Services:** - Homebuyer Education Programs  
- Loss Mitigation  
- Marketing and Outreach Initiatives  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling

- Prepurchase Counseling
- Renters Assistance

**Languages:** - English

**Affiliation:**

**Website:** [www.cccsnh-vt.org](http://www.cccsnh-vt.org)

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:** 800-327-6778

**Fax:**

**Email:**

**Address:** 20 Merrimack Street  
Manchester, New Hampshire 03104

- Counseling Services:**
- Homebuyer Education Programs
  - Loss Mitigation
  - Marketing and Outreach Initiatives
  - Money Debt Management
  - Mortgage Delinquency and Default Resolution Counseling
  - Prepurchase Counseling
  - Renters Assistance

**Languages:** - English

**Affiliation:** CCCS OF NEW HAMPSHIRE & VERMONT

**Website:** [www.cccsnh-vt.org](http://www.cccsnh-vt.org)

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**Agency Name:** NEIGHBORWORKS @ GREATER MANCHESTER

**Phone:** 603-626-4663-11

**Toll Free:**

**Fax:** 603-623-8011

**Email:** [kellieann@nwgm.org](mailto:kellieann@nwgm.org)

**Address:** 20 Merrimack Street  
Manchester, New Hampshire 03101

- Counseling Services:**
- Fair Housing Assistance
  - Home Improvement and Rehabilitation Counseling
  - Homebuyer Education Programs
  - Loss Mitigation
  - Marketing and Outreach Initiatives
  - Money Debt Management
  - Mortgage Delinquency and Default Resolution Counseling
  - Postpurchase Counseling
  - Predatory Lending
  - Prepurchase Counseling

- Renters Assistance

**Languages:** - English  
- Spanish

**Affiliation:**

**Website:** <http://www.nwgm.org>

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**Agency Name:** THE WAY HOME

**Phone:** 603-627-3491

**Toll Free:**

**Fax:** 603-644-7949

**Email:** [mary@thewayhomenh.org](mailto:mary@thewayhomenh.org)

**Address:** 214 Spruce Street  
Manchester, New Hampshire 03103-0000

**Counseling Services:** - Fair Housing Assistance  
- Home Improvement and Rehabilitation Counseling  
- Loss Mitigation  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling  
- Postpurchase Counseling  
- Predatory Lending  
- Prepurchase Counseling  
- Renters Assistance  
- Services for Homeless

**Languages:** - English  
- French  
- Russian  
- Spanish

**Affiliation:**

**Website:** <http://www.thewayhomenh.org>

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:** 800-327-6778

**Fax:**

**Email:**

**Address:** 28 Concord Street  
Nashua, New Hampshire 03060

**Counseling Services:** - Homebuyer Education Programs  
- Loss Mitigation  
- Marketing and Outreach Initiatives  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling

- Prepurchase Counseling
- Renters Assistance

**Languages:** - English

**Affiliation:** CCCS OF NEW HAMPSHIRE & VERMONT

**Website:** www.cccsnh-vt.org

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**Agency Name:** NEIGHBORHOOD HOUSING SERVICES OF GREATER NASHUA

**Phone:** 603-882-2077

**Toll Free:**

**Fax:** 603-881-9894

**Email:** nshgn@nhsgn.org

**Address:** 63 Temple Street  
Nashua, New Hampshire 03060

**Counseling Services:** - Homebuyer Education Programs  
- Loss Mitigation  
- Mortgage Delinquency and Default Resolution Counseling  
- Prepurchase Counseling  
- Renters Assistance

**Languages:** - English  
- Spanish

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORPORATION

**Website:** n/a

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:**

**Fax:**

**Email:**

**Address:** 52 Concord Street  
Peterborough, New Hampshire 03458

**Counseling Services:** - Homebuyer Education Programs  
- Marketing and Outreach Initiatives  
- Mortgage Delinquency and Default Resolution Counseling  
- Prepurchase Counseling  
- Renters Assistance

**Languages:** - English

**Affiliation:**

**Website:** n/a

**Agency Name:** CCCS OF MAINE, A DIVISION OF MMI

**Phone:** 800-873-2227

**Toll Free:** 800-308-2227

**Fax:**

**Email:** lori.johnson@moneymanagement.org

**Address:** 100 Borthwick Av  
Northeast Credit Union  
Portsmouth, New Hampshire 03802-1240

**Counseling Services:** - Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling  
- Renters Assistance

**Languages:** - English

**Affiliation:** CCCS OF SOUTHWESTERN VA/AMERICAN CREDIT COUNSELORS, A DIVISION OF MMI

**Website:** <http://www.moneymanagement.org>

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**Agency Name:** COMMUNITY HOME SOLUTIONS

**Phone:** 603-944-0263

**Toll Free:**

**Fax:** 603-474-8100

**Email:** echase5100@aol.com

**Address:** 68 Lafayette Road  
PO Box 537  
Seabrook, New Hampshire 03874-0537

**Counseling Services:** - Homebuyer Education Programs  
- Marketing and Outreach Initiatives  
- Mortgage Delinquency and Default Resolution Counseling  
- Postpurchase Counseling  
- Prepurchase Counseling  
- Renters Assistance

**Languages:** - English

**Affiliation:** HOMEFREE - U S A

**Website:** n/a

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**Agency Name:** CCCS OF NEW HAMPSHIRE & VERMONT

**Phone:** 800-327-6778

**Toll Free:** 800-327-6778

**Fax:**

**Email:**

**Address:** 608 Main Street  
Tilton, New Hampshire 03276

**Counseling Services:** - Homebuyer Education Programs  
- Loss Mitigation  
- Marketing and Outreach Initiatives  
- Money Debt Management  
- Mortgage Delinquency and Default Resolution Counseling  
- Prepurchase Counseling  
- Renters Assistance

**Languages:** - English

**Affiliation:** CCCS OF NEW HAMPSHIRE & VERMONT

**Website:** [www.cccsnh-vt.org](http://www.cccsnh-vt.org)

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## VA Regional Loan Center

### MANCHESTER RO REGIONAL LOAN CENTER

The VA Home Loan Guaranty Program is a benefit for eligible veterans, active duty personnel, Reserve members and National Guard personnel to assist them with purchasing and retaining a home.

[www.homeloans.va.gov](http://www.homeloans.va.gov).

#### **Loan Guaranty consists of three program areas:**

- **Loan Administration** (commonly known as Loan Service and Claims) handles questions from veterans who have an existing VA loan that is behind in the mortgage loan payments. Lenders may also call this department for informaton concerning bidding instructions, short sales, VA discharges, deeds for old installment contracts or the status of a claim.
- **Loan Production** handles questions on eligibility, processing of loans, credit standards/underwriting, quarantees and assumptions.
- **Valuation** (formerly known as C&V, commonly known as the Appraisal Department) handles all questions concerning what properties VA would accept; i.e., construction requirements, condo approval, appraisal issues, use of/logging into TAS, and water and/or pest inspections.

Department of Veterans Affairs  
VA Regional Loan Center  
275 Chestnut Street  
Manchester, NH 03101  
<http://ww.vba.va.gov/ro/manchester/lgy/main/loans.html>  
1-800-827-6311  
1-800-827-0336

# Health Insurance

## MEDICAL COVERAGE

### DIVISION OF FAMILY ASSISTANCE

**Medical Coverage** assists disabled and elderly adults, blind individuals, children, pregnant women and families through the Medicaid and NH Healthy Kids Programs. DFA determines eligibility for medical coverage and works **cooperatively** with the Office of Medicaid Business and Policy, the Bureaus of Elderly and Adult Services and Developmental Services, and the NH Healthy Kids Corporation to ensure that eligible adults and children have access to needed health care services, including preventative dental care for those under age 21.

Contact Medical Assistance Eligibility at 603-271-4238.

Street Address: 129 Pleasant St.  
Concord, NH 03301-3852

Mailing Address: NH DHHS Division of Family Assistance  
129 Pleasant Street  
Concord, NH 03301-3857

<http://www.dhhs.state.nh.us/DHHS/DFA/default.htm>

### **New Hampshire Health Access Network?**

The New Hampshire Health Access Network is a voluntary effort by health care providers to improve access to health care for low-income children and adults statewide. The Network helps low-income people in New Hampshire who do not have enough health insurance or enough money to pay for hospital care, doctor visits or other medical care.

Bernie Cameron at 225-0900 or [bcameron@healthynh.com](mailto:bcameron@healthynh.com).

## COBRA

The American Recovery and Reinvestment Act of 2009 (ARRA), as amended on December 19, 2009 by the Department of Defense Appropriations Act, 2010 (2010 DOD Act) provides for premium reductions for health benefits under the Consolidated Omnibus Budget Reconciliation Act of 1985, commonly called

COBRA and N.H. State Continuation (This law applies to N.H. State Continuation if you were involuntary terminated from your job after September 1, 2008.). Eligible individuals pay only 35 percent of their COBRA premiums and the remaining 65 percent is reimbursed to the coverage provider through a tax credit. To qualify, individuals must experience a COBRA qualifying event that is the involuntary termination of a covered employee's employment. The involuntary termination must occur during the period that began September 1, 2008 and ends on February 28, 2010. The premium reduction applies to periods of health coverage that began on or after February 17, 2009 and lasts for up to 15 months.

You can find additional information about this change on the DOL Web site at <http://www.dol.gov/ebsa/cobra.html>.

Contact the Department of Labor at 1-866-444-3272 or (<http://www.dol.gov/ebsa/COBRA.html>)

## **PRESCRIPTION DRUG ASSISTANCE FOR ADULTS & SENIORS**

Individuals who need help buying prescription medications may find help through the following resources.

### ***STATE & LOCAL RESOURCES***

#### **NH Medicaid Program**

**Toll free phone: 1-800-852-3345, ext 4344**

The NH Medicaid program pays for certain health care costs, including prescriptions, for individuals with very low incomes.

#### **NH Medicine Cabinet**

An online resource to locate NH pharmacies and compare prescription drug prices. Provides helpful tips about purchasing and managing medication. <http://www4.egov.nh.gov/Medicine-Cabinet/>

#### **NH Medication Bridge Program**

**Phone: 603-225-0900**

This program is sponsored by the Foundation for Healthy Communities and assists individuals with lower incomes who do not have insurance coverage for prescription drugs. Income limits may vary widely depending upon the medication and manufacturer.

#### **ServiceLink Resource Center**

**Toll free phone: 1-866-634-9412**

A statewide network of community-based resources for seniors, adults with disabilities and their families. There is no cost related to use *ServiceLink* and it is available to anyone who needs assistance, advice or help with an issue relating to a senior or disabled adult living in the community.

#### **NH Medication Bridge Program**

*An initiative to help low-income persons access needed medications from pharmaceutical companies.*  
For more information on NH Medication Bridge Program, contact Bernie Cameron at [bcameron@healthynh.com](mailto:bcameron@healthynh.com). (603) 225-0900

### **FEDERAL RESOURCES**

**Extra Help Program** for Medicare prescription drug costs. The extra help program currently provides assistance to more than nine million senior and disabled Americans -- saving them an average of almost \$4,000 a year on their Medicare prescription drug plan costs. To qualify for extra help, people must meet certain resource and income limits. <http://www.socialsecurity.gov/prescriptionhelp/>

**Medicare Part D - Prescription Drug Coverage:** Provides helpful information about important changes for 2006 & 2007. <http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM/medicare-partd.htm>

### **Veterans Administration New England Health Care System**

**Manchester NH VA Medical Center**

**Toll free phone: 1-800-892-8384, ext 6073**

United States veterans who were honorably discharged from active military service are eligible for discounted medications.