

# VERMONT RESOURCE LIST FOR UNION MEMBERS AND THEIR FAMILIES

Information for working families struggling with financial strain and unemployment

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# Making Your Mortgage - Avoiding Foreclosure

## [The Vermont Banking Division](#)

The Vermont Banking Division can tell you what relief programs, counseling or other options may be available to you, and how to access them. The range of assistance depends upon where you are with your mortgage payments and any foreclosure process. The Vermont Banking Division may be able to help facilitate communications between you and your lender to come to a mutually agreeable course of action.

You may TELEPHONE with an inquiry:  
(802)-828-3307 or  
toll-free: 1-888-568-4547 for the  
Mortgage Assistance Program

You may WRITE to:  
Vermont Banking Division  
BISHCA  
89 Main St. Drawer 20  
Montpelier, VT 05620-3101

## [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
888/411-1145	Citizens Bank
800/281-0025; 2316	TD Banknorth
800/344-9403	Bank of America

## [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 Housing Counseling Agencies located in VERMONT**

[http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding\\_foreclosure](http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure)

HUD	Phone	Address	Languages
Agency Name	Toll-Free		

	Fax Number	Email	Website	
CCCS OF NEW HAMPSHIRE & VERMONT	P: 800-327-6778 T: 800-327-6778 F: E: W: <a href="http://www.cccsnh-vt.org">www.cccsnh-vt.org</a>		84 S. Main Street 2nd Floor Barre, Vermont 05641	- English
CENTRAL VERMONT COMMUNITY ACTION COUNCIL, INC.	P: 802-728-9506 T: 800-846-9506 F: 802-728-4962 E: <a href="mailto:cflint@cvcac.org">cflint@cvcac.org</a> W: <a href="http://www.cvcac.org">www.cvcac.org</a>		195 US Route 302 - Berlin Barre, Vermont 05641-2267	- English - Russian
CENTRAL VERMONT COMMUNITY LAND TRUST	P: 802-476-4493-224 T: F: 802-479-0120 E: <a href="mailto:CPollard@cvclt.org">CPollard@cvclt.org</a> W: <a href="http://cvclt.org">cvclt.org</a>		107 North Main Street Barre, Vermont 05641	- English
CENTRAL VERMONT COMMUNITY LAND TRUST	P: 802-476-4493-224 T: F: 802-479-0120 E: <a href="mailto:CPollard@cvclt.org">CPollard@cvclt.org</a> W: <a href="#">n/a</a>		107 N. Main Street Barre, Vermont 05641	- English
BENNINGTON-RUTLAND OPPORTUNITY COUNCIL, INC. (BROC)	P: 802-775-0878 T: F: 802-775-9949 E: <a href="mailto:lrooker175@aol.com">lrooker175@aol.com</a> W: <a href="http://www.broc.org">www.broc.org</a>		332 Orchard Road Bennington, Vermont 05201	- English
CCCS OF NEW HAMPSHIRE & VERMONT	P: 800-327-6778 T: 800-327-6778 F: E: W: <a href="http://www.cccsnh-vt.org">www.cccsnh-vt.org</a>		West Main Street Bennington, Vermont 05201	- English
CCCS OF NEW HAMPSHIRE & VERMONT	P: 800-327-6778 T: 800-327-6778 F: E: W: <a href="http://www.cccsnh-vt.org">www.cccsnh-vt.org</a>		81 High Street Brattleboro, Vermont 05301	- English
WINDHAM HOUSING TRUST (FORMERLY BRATTLEBORO AREA COMMUNITY LAND TRUST)	P: 802-254-4604-109 T: F: 802-254-4656 E: <a href="mailto:csemans@windhamhousingtrust.org">csemans@windhamhousingtrust.org</a> W: <a href="http://www.windhamhousingtrust.org">www.windhamhousingtrust.org</a>		68 Birge Street Brattleboro, Vermont 05301	- English
CCCS OF NEW HAMPSHIRE &	P: 800-327-6778 T: 800-327-6778		31B Swift Street	- English

VERMONT	F: E: W: <a href="http://www.cccsnh-vt.org">www.cccsnh-vt.org</a>	Burlington, Vermont 05401	
CHAMPLAIN HOUSING TRUST (FORMERLY LAKE CHAMPLAIN HOUSING DEVELOPMENT CORP.)	P: 802-862-6244 T: F: 802-862-5054 E: <a href="mailto:emily.higgins@champlainhousingtrust.org">emily.higgins@champlainhousingtrust.org</a> W: <a href="http://www.champlainhousingtrust.org">www.champlainhousingtrust.org</a>	88 King Street Burlington, Vermont 05401	- English - Russian - Spanish
OPPORTUNITIES CREDIT UNION	P: 802-865-3404-105 T: 800-865-8328 F: 802-862-8971 E: <a href="mailto:cfatnassi@oppsvt.org">cfatnassi@oppsvt.org</a> W: <a href="http://www.oppsvt.org">www.oppsvt.org</a>	18 Pearl Street Burlington, Vermont 05401	- English - French - Spanish
GILMAN HOUSING TRUST	P: 802-535-3555-1300 T: 888-698-8466 F: 877-689-5754 E: <a href="mailto:georgem@nekhome.org">georgem@nekhome.org</a> W: <a href="http://www.myvthome.org">www.myvthome.org</a>	48 Elm Street Lyndonville, Vermont 05851	- English - Spanish
VERMONT INDEPENDENT LIVING CENTER	P: 802-229-6412 T: 802-229-0503 F: 802-985-9860 E: <a href="mailto:hnadeau@vcil.org">hnadeau@vcil.org</a> W: <a href="http://www.vcil.org">www.vcil.org</a>	11 East State Street Montpelier, Vermont 05602	- English
BENNINGTON-RUTLAND OPPORTUNITY COUNCIL, INC. (BROC)	P: 802-775-0878 T: F: 802-775-9949 E: <a href="mailto:eeddy@aol.com">eeddy@aol.com</a> W: <a href="http://www.broc.org">www.broc.org</a>	60 Center Street Rutland, Vermont 05701	- English
CCCS OF NEW HAMPSHIRE & VERMONT	P: 800-327-6778 T: 800-327-6778 F: E: W: <a href="http://www.cccsnh-vt.org">www.cccsnh-vt.org</a>	26 West Street 2nd Floor Rutland, Vermont 05701	- English
ROCKINGHAM AREA COMMUNITY LAND TRUST	P: 802-885-3220-222 T: F: 802-885-5811 E: <a href="mailto:bwhitney@vermontel.net">bwhitney@vermontel.net</a> W: <a href="http://www.raclt.org">www.raclt.org</a>	90 Main Street, Suite 1 Springfield, Vermont 05156	- English
NEIGHBORWORKS OF WESTERN VERMONT	P: 802-438-2303-221 T: F: 802-438-5338 E: <a href="mailto:lbiddle@nwwvt.org">lbiddle@nwwvt.org</a> W: <a href="http://www.nwwvt.org">www.nwwvt.org</a>	110 Marble Street West Rutland, Vermont 05777	- English

**National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks® America located in VERMONT**

Agency Name	Phone Toll-Free Fax Number Email Website	Address	Languages
Consumer Credit Counseling Service of New Hampshire & Vermont	P: 800-327-6778 T: F: E: W: <a href="http://www.cccsnh-vt.org/">www.cccsnh-vt.org/</a>	84 S Main St Barre, Vermont 05641	- English
Consumer Credit Counseling Service of New Hampshire & Vermont	P: 800-327-6778 T: F: E: W: <a href="http://www.cccsnh-vt.org/">www.cccsnh-vt.org/</a>	St. Francis DeSalles Parish, W Main St Bennington, Vermont 05201	- English
Consumer Credit Counseling Service of New Hampshire & Vermont	P: 800-327-6778 T: F: E: W: <a href="http://www.cccsnh-vt.org/">www.cccsnh-vt.org/</a>	Windham Area Red Cross, 81 High St Brattleboro, Vermont 05301	- English
Windham Housing Trust	P: 802-254-4604 T: F: E: W: <a href="http://windhamhousingtrust.org">windhamhousingtrust.org</a>	68 Birge Street Brattleboro, Vermont 05301	- English
Consumer Credit Counseling Service of New Hampshire & Vermont	P: 800-327-6778 T: F: E: W: <a href="http://www.cccsnh-vt.org/">www.cccsnh-vt.org/</a>	31B Swift St Burlington, Vermont 05401	- English
Gilman Housing Trust, Inc.	P: 802-535-3554 T: F: E: W:	P.O. Box 259 Lyndonville, Vermont 05851	- English
Consumer Credit Counseling Service of New Hampshire & Vermont	P: 800-327-6778 T: F: E: W: <a href="http://www.cccsnh-vt.org/">www.cccsnh-vt.org/</a>	26 West St Rutland, Vermont 05701	- English
Rockingham Area Community Land Trust, Inc.	P: 802-885-3220 T: F: E: W: <a href="http://www.raclt.org">www.raclt.org</a>	90 Main Street, Suite 1 Springfield, Vermont 05156	- English

NeighborWorks of  
Western Vermont

P: 802-438-2303  
T:  
F:  
E:  
W: [www.nwwvt.org/](http://www.nwwvt.org/)

110 Marble Street  
West Rutland, Vermont 05777

- English

## Other Resources

### **Avoid Foreclosure Rescue Scams**

#### **Federal Trade Commission**

Equity Stripping & Loan Flipping – If you agree to a loan that's based on the equity you have in your home, you may be putting your most valuable asset at risk. Certain abusive or exploitative lenders target borrowers, who unwittingly may be putting their home on the line. These abusive lending practices range from equity stripping and loan flipping to hiding loan terms and packing a loan with extra charges.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a [complaint](#) or to get [free information on consumer issues](#), visit [ftc.gov](http://ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.

#### **Foreclosure Resources for Consumers**

Federal Reserve Board of Governors

<http://www.federalreserve.gov/consumerinfo/foreclosure.htm>

## Foreclosure Processes in the New England States

### **Vermont**

Type: judicial or nonjudicial

Duration: about 9 months

Strict Foreclosure: Upon default, the lender files for foreclosure in the court, and borrower receives a summons to go to court. If the court rules against the borrower, the lender can take possession or schedule a sale of the property.

Mortgage permits lender to sell the property if borrower defaults: The foreclosure process can take place either in or out of the court, depending on the type of property. If the foreclosure process goes through the court, the court can rule that the property is in foreclosure and allow for the sale of property. The borrower usually has six months from the ruling to redeem the property. The borrower must pay the full amount stipulated by the court.

If the process is out of court, the lender must send a notice to the borrower. The notice contains the circumstances and the amount that must be paid to avoid foreclosure. The borrower can stop the process at any time before the sale by making required payments and costs. The deadline for the borrower to pay must be at least 30 days. The notice must be sent at least 30 days before a notice of sale is published.

The borrower must receive the notice of sale at least 60 days prior to the sale date. The notice must be printed once each week for three weeks in the local paper. The first notice must be no less than 21 days before the sale.

# Health Insurance

The State of Vermont offers no or low-cost health insurance programs to Vermonters—under the umbrella of *Green Mountain Care*. There may be a program for you, no matter how much you earn.

- **Catamount Health** provides quality health coverage at a reasonable cost, no matter how much you earn. You may also get help paying your premiums based on your income. It is designed for Vermonters age 18 or older and families who are not eligible for other state programs such as Medicaid, Medicare, or Vermont Health Access Plan AND who have been uninsured for 12 months or more OR have recently lost their insurance because of a life change such as a divorce or loss of a job.
- **Dr. Dinosaur** provides no or low-cost health coverage for children, teenagers under age 18, and pregnant women. Eligibility is based on family income. Income guidelines are based on your family size.
- **Employer-Sponsored Insurance Premium Assistance** helps uninsured Vermonters to pay for their employer's health insurance premiums if they meet all of the following criteria: 1) they are eligible to enroll in Catamount Health or the Vermont Health Access Plan (VHAP); 2) their income is less than or equal to \$2,718\* a month for one person (higher for larger households); 3) their employer's plan has comprehensive benefits and have not yet enrolled; and 4) it is more cost-effective for the State to provide premium assistance to enroll in your employer's plan than to provide premium assistance to enroll in Catamount Health or VHAP. \*You may still qualify if your monthly income is up to \$200 per month higher if you have earned income and/or child care expenses (higher for larger households).
- **Medicaid** provides low-cost or free coverage for low-income children, young adults under age 21, parents, pregnant women, caretaker relatives, people who are blind or disabled, and those age 65 or older.
- **Vermont Health Access Plan (VHAP)** - provides health coverage for low-income uninsured adults age 18 and older who have been uninsured for 12 months or more OR have recently lost their insurance because of a life change such as a divorce or loss of a job.

## For More Information/To Apply

Visit the Green Mountain Care website: <http://www.greenmountaincare.org/>

- For more [information](#) about all available programs;
- To use the [Screening Tool](#) that can help you find the health care program that's right for you; and
- To download and print [application forms](#).

Once you apply, the Economic Services Division of DCF will determine your eligibility for most of these programs.

For information or assistance at any time, call **1-800-250-8427**.

## [COBRA](#)

Employees who, between September 1, 2008 and December 31, 2009, lose or have lost group health coverage because of an involuntary termination for other than gross misconduct, are eligible for a 65% subsidy of their COBRA for up to 9 months or Vermont continuation coverage premium for up to 6 months.

American Recovery and Reinvestment Act of 2009 (ARRA) Extension The eligibility period for the ARRA premium subsidy has been extended for an additional two months (through Feb. 28, 2010). 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 Assistance](#)

Vermont has several Prescription Assistance programs to help uninsured Vermonters and those enrolled in Medicare pay for prescription medicines — based on income, disability status and age. These programs are offered under the umbrella of *Green Mountain Care*.

- **VPharm** helps Vermonters who are enrolled in Medicare Part D to pay for prescription medicines, with an affordable monthly premium. This includes people age 65 and older as well as people of all ages with disabilities.
- **VHAP-Pharmacy** helps Vermonters age 65 and older and people with disabilities who are not enrolled in Medicare pay for eye exams and prescription medicines for short-term and long-term medical problems and includes an affordable monthly premium.
- **VScript** helps Vermonters age 65 and older and people of all ages with disabilities who are not enrolled in Medicare pay for prescription medicines for long-term medical problems. There is also an affordable monthly premium based on your income.
- **Healthy Vermonters** provides a discount on short-term and long-term prescription medicines. There are no monthly premiums and eligibility is based on your family income.

**For More Information / To Apply**

Visit the Green Mountain Care website for more [information](#) about all available programs and to access the [application forms](#).

Once you apply, the Economic Services Division of DCF will determine your eligibility.

For information or assistance at any time, call 1-800-250-8427.

# Unemployment Insurance

## Unemployment Telephone Automated Services

**Sundays 24 hours • Monday-Friday 5:00 AM - 4:30 PM**

The following services are available on this Interactive Voice Response (IVR) system. You can access them by calling toll free **1-800-983-2300**.

- File a weekly claim
- Date last payment issued
- General information on Unemployment Insurance
- Locations of the Vermont Resource Centers
- Amount of gross unemployment paid for prior year
  
- Enroll in direct deposit

### 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, Vermont has triggered onto 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.

# Food Assistance in Vermont

## [Food Stamps \(3SquaresVT\)](http://www.vermontfoodhelp.com/)

<http://www.vermontfoodhelp.com/>

1-800-479-6151

3SquaresVT helps Vermonters stretch their food budgets and put three square meals a day on their tables. Program benefits include:

- **Monthly nutrition benefit.** This is the main program benefit — and the one most people are familiar with. It is a monthly payment to supplement your food budget so you can buy more and better food.
- **Free school meals for your school-age children.** Your children can get free meals at school if their schools participate in the federal meal programs. Over a year, this can save you up to \$700 per child, and you won't have to fill out the school's meal application form. Depending on when you apply for 3SquaresVT, either we will notify the school that your child qualifies for free meals or you can give a copy of your eligibility grant notice to the school.
- **Help with your phone bills.** You can get a credit of at least \$13 off your monthly phone bill and a credit of up to \$30 towards the cost of getting a phone line installed.

## Who is eligible for 3SquaresVT?

The income limits have been increased so more Vermonters may be eligible for benefits. If you meet those limits, we will review your situation to see if you qualify.

### 1. **Gross Income Test.**

The first step in determining eligibility is the gross income test. You may be eligible for 3SquaresVT if your gross household income is equal to or less than 185% of federal poverty level based on your household size. For example, as of January 2009, that limit is \$1,604 a month for a single person or \$3,269 a month for a family of four.

### 2. **Net Income Test.**

If your household passes the 185% gross income test, whatever you have for “resources”,

such as a bank savings account, will not be counted. This means the next step is the net income test. To get a monthly nutrition benefit, your net income (gross household income minus allowable deductions) must be less than 100% of federal poverty level based on your household size.

Allowable deductions include:

- A standard deduction based on the size of your household;
- An earned income deduction (20% of earned income);
- The cost of child/dependent care;
- Court-ordered child support paid to another household; and
- Shelter expenses (like rent or mortgage payments) up to a standard amount.

**Exception for households that include a person who is aged 60 or older or who has a [disability](#):**

Households with someone aged 60+ or with a [disability](#) may qualify for 3SquaresVT even if they do not meet the gross income limit. Here's how:

**1. Resource Test.**

If your household income is above the 185% of federal poverty level based on household size, the first step in determining eligibility is the resource test. We will not count resources such as your home, certain retirement accounts, and college savings accounts.

**2. Net Income Test.**

The next step is the net income test. To get a monthly nutrition benefit, your net income (gross household income minus allowable deductions) must be less than 100% of federal poverty level based on your household size.

Allowable deductions include:

- A standard deduction based on the size of your household;
- An earned income deduction (20% of earned income);
- The cost of child/dependent care;
- Court-ordered child support paid to another household;
- Shelter expenses up to a calculated amount; and
- Some medical expenses for household members age 60+ or with a disability.

**Where can I get more information?**

We now have an Automated Information System you can call 24 hours a day, 7 days a week. Call 1-800-479-6151 toll free to:

- Get general information about 3SquaresVT and other programs;
- Order an application form;
- Get specific information about your case, including the status of your application and benefit details;and
- Speak to a Customer Service Agent — weekdays between 8:00 a.m. and 4:30 p.m.

You can also visit the [vermontfoodhelp.com](http://vermontfoodhelp.com) website to find out if you may be eligible, get information about 3SquaresVT in other languages, get help applying, and get information about other programs that can help you make ends meet.

### **3SquaresVT for Immigrants**

You may be able to get 3SquaresVT even if you were not eligible for food stamps before. If you are a documented resident of the U.S., you may also be able to get benefits. Getting **3SquaresVT** depends on many factors including how long you have lived in the U.S., your income and expenses, the money you have saved, and how many people live in your household.

*100% percent of program benefits are funded by the USDA (United States Department of Agriculture). This means that when you get 3SquaresVT, you are bringing federal dollars into the state—helping support local businesses, jobs, and the economy.*

## **Vermont Farm to Family Program**

Farm To Family coupons help you buy locally-grown fresh fruits and vegetables at over 50 [participating farmers' markets](#).

About one in four Vermonters qualifies for Farm To Family coupons.

### **Who is Eligible**

1. Families enrolled in the Vermont Department of Health’s WIC Program; and
2. Other individuals or families who have a household income at or below 185% of the federal poverty limit. The 2009 income limits are \$1,670 a month for a single person, \$2,247 for a couple, or \$3,400 for a family of four. Some of these coupons are reserved for income-eligible households that include someone aged 60 or older.

## When To Apply

The application process begins in late June of each year, and coupons are provided at the time the application is done. Distribution is done on a *first come, first served basis* and lasts until all the coupons are gone. Apply early as some offices run out very quickly.

The coupons are valid for just one market season, and they expire on October 31.

## What You Can Get

You can get \$30 in coupons as well as tips about shopping at farmers' markets and selecting fresh produce.

## Where To Apply

- **Families with a WIC participant over six months old** - apply at special Farm To Family sessions held by your local District Health Office. The program schedule is in the June WIC Newsletter or available by calling your [District Health Office](#) or 1-800-464-4343 (extension 7333).
- **Other households** - apply through your local [Community Action Agency](#). You should call them in mid-June to find out when and where the coupons will be distributed.

## Other Resources

See list of assistance agencies by county on page 28 below.

# Utility Assistance in Vermont

## [Vermont's Seasonal Fuel Assistance Program](http://dcf.vermont.gov/esd/fuel_assistance)

[http://dcf.vermont.gov/esd/fuel\\_assistance](http://dcf.vermont.gov/esd/fuel_assistance)

Fuel Assistance can help to pay part of your home heating bills.

You might be eligible for fuel assistance whether you:

- Own your home or rent;
- Pay for your heat directly or it's included in your rent;
- Rent a room in someone else's home; or
- Live in public, subsidized, or Section 8 housing AND your rent includes the cost of heat

The best way to find out if you are eligible for assistance is to apply. Application can be downloaded from [http://dcf.vermont.gov/esd/fuel\\_assistance](http://dcf.vermont.gov/esd/fuel_assistance) ; or call 1-800-479-6151.

## Who is Eligible

To determine your eligibility, we will consider your household's income and resources:

1. **Income:** you can have a monthly net income of up to 125% of federal poverty levels. [Click here](#) for the 2009-2010 Income Guidelines.
  - Income is the total money coming into your household each month, including wages, Reach Up cash assistance, Unemployment Compensation, Social Security or SSI benefits, child support or alimony. We deduct part of the income you earn as well as certain expenses (e.g, childcare). For each person in your household who is 60 or older or has a disability, \$250 is deducted.
2. **Resources:** households with at least one member age 60 or over can have resources up to \$10,000. All other households can have resources up to \$5,000.
  - Resources are what you or anyone in your household has or owns, including cash on hand, checking, savings, or CD accounts; savings bonds; stocks and bonds; and any property you don't live on. We do not count your house and the land you live on, cars, personal belongings, life insurance policies, or pre-paid burial plans.

There may be people who live in your home who will not be in your Fuel Assistance household (e.g., caretaker or roomer). This means their income and resources will not count when we determine whether you are eligible and for how much. You still need to list everyone living in your home on the application form.

## When to Apply

You can apply up until the last day of February; however, the best time to apply is July through August 31. If you apply after August 31, you may get a smaller benefit and you will get it later. All applications received after the last day of February will be denied, without exception.

## How to Apply

1. If you applied for Fuel Assistance last year, you will *automatically* receive this year's application packet in the mail. There is a new "[yellow card](#)" that you get to keep.
2. You can also print the Fuel Assistance Application at;  
  
[http://dcf.vermont.gov/esd/fuel\\_assistance](http://dcf.vermont.gov/esd/fuel_assistance) ;  
  
or call 1-800-479-6151. You can also print the "[yellow card](#)", which you get to keep.
3. Complete the Fuel Assistance Application. Answer all the questions. Write N/A or none if a question does not apply to you. Remember to sign it. If you do not sign, it will be returned to you.
4. Mail or bring your application form to your local [Economic Services District Office](#). Or mail it to the Office of Home Heating Fuel Assistance, 103 South Main Street, Waterbury VT 05671-1201.

You must complete the Fuel Application every year. Benefits are based on income and estimated annual heating costs.

## Have Questions?

Please call our Automated Information System toll free at 1-800-479-6151 (24 hours a day, 7 days a week) to:

- Get general information about Fuel Assistance and other programs;
- Order an application form;
- Get specific information about your case, including the status of your application and benefit details; and
- Speak to a Customer Service Agent — weekdays between 8:00 a.m. and 4:30 p.m.

## Need Help?

If you need help completing the application form, contact your local [Community Action Agency](#), or [Area Agency on Aging](#) or call 1-800-479-6151

## What Vermont Consumers Should Know About Disconnections

### Overdue bills-the basics

Do not ignore a shutoff notice! Even if you can't pay the whole bill, there are things you can do to avoid disconnection. But if you don't do anything, you will likely get shut off.

#### If you can't pay the whole bill by its due date...

- Call the company. The number to call, toll-free or collect, will be listed on your disconnection notice.
- In most cases the utility cannot force you to pay the whole amount all at once. It must work with you to figure out a reasonable payment plan – a schedule of partial payments that both you and the utility can accept. But you must make the effort to call and work something out.
- If losing your service would cause an immediate and serious health hazard to you or someone else in your home, ask a physician who knows the situation to write a letter to the utility stating this fact. It's called a "physician's certificate." The letter needs to say there is an "immediate and serious health hazard." For more detail see "What kind of health reasons can protect me from a disconnection?"
- If you think the utility made a mistake on your bill, call the company and try to solve the problem. If that doesn't work, call the Consumer Hotline at the Department of Public Service (the numbers are on the covers of this booklet). A consumer advocate may be able to help negotiate with the company and prevent the disconnection.
- If your overdue utility bill is less than \$50, you can't be shut off – unless you fail to pay a bill below this amount more than any two months in a calendar year.
- It is important that you take some action! Because unless you do something, you will likely be disconnected. Don't think, "This is just a piece of paper," or "That company has thousands of customers – it will never get around to me." It will.

#### Won't it stop a disconnection if I just pay something?

No. If you can't pay all of your bill you have to get in touch with the utility, and work out a reasonable repayment plan. If you send a partial payment and don't call the company, you are risking a shutoff.

## What is a reasonable repayment plan?

It's a payment-over-time arrangement that both you and the utility agree to. Basically, your payments need to be small enough that you can make them, and large enough that the utility will accept them. These payments go towards your delinquency. In addition to these payments, the company will expect that new current charges will be paid when due. If you're having difficulty paying your current charges, please refer to the section on "Budget Billing."

## How do I work out an arrangement?

- First, figure out how much you can pay on a regular basis – such as when you are paid, or when you receive a monthly check. Be realistic, and be prepared, the utility will want you to agree to specific amounts, and specific dates for paying them.
- Next, don't be afraid to call. The call is free. If your disconnect notice hasn't listed a toll-free number, the utility must accept your collect call.
- If you couldn't pay the bill because something unexpected happened, explain that. The company must take into account any unforeseen circumstances.
- If you cannot agree with the person who takes your call, ask to speak with a manager. Often the manager can be more flexible.
- Try to compromise. You may not get the "deal" you want, but the utility has to be flexible, too. For example, if you only get a paycheck or a benefit check once a month, the utility can't ask you to pay every week.
- Once you and the utility have agreed to a repayment plan, don't miss the payments or send less than 75%! You can be shut off quickly if you do. If something comes up, it's best to call the company before the payment is due.

## What if the utility and I can't agree on a plan?

Call the Consumer Hotline 1-800-622-4496 at the Department of Public Service. We may be able to negotiate for you.

## What kind of health reasons can protect me from a disconnection?

*A doctor must certify in a letter to the utility that you, or someone in your household will suffer from immediate and serious health hazard by the loss of the service.* Examples include losing electricity would shut off a life-support system, or if you have a chronic, serious condition and losing telephone service would cut you off from emergency help. Most physicians are cooperative about sending such letters for patients in their care.

If the utility receives this physician's certificate – or, if you call and say that a doctor's letter will get there within seven days (The letter has to get there!), then the utility can't disconnect you for 30 days. If you have been disconnected and the company then gets a doctor's letter, it must reconnect you for 30 days. You have the right to a physician's certificate two months in a row,

but no more than three times a calendar year, unless the Public Service Board orders the company to accept additional notes.

#### **Can a doctor's letter protect me forever from shutoff?**

No. A doctor's letter is good for 30 days. It can be used up to three times a calendar year with restrictions mentioned above. Even when a doctor's letter protects you from shutoff, you should pay some amount on your bill, if possible. The doctor's letter only temporarily protects you from a shutoff, it does not stop the company from continuing to bill you.

#### **Can I be disconnected because someone else in my household didn't pay a bill?**

Yes – but only if the unpaid bill was for service to your current household, and the person who did not pay the bill is still living there.

#### **Can I be disconnected for less than \$50.00?**

Yes. You can be disconnected if, after any two months in a year, you fail to pay a bill that is less than \$50.00.

#### **What are my disconnection rights as a telephone customer?**

Your local service cannot be disconnected for failure to pay long distance charges. Long distance companies may disconnect you from its services and may seek other collection actions against you for failure to pay long distance charges.

If you do not currently have telephone service and want it, you cannot be denied local service for an unpaid long distance bill. Your local telephone company must provide you with local service provided you prove credit worthiness or pay a deposit.

#### **If a utility shuts you off...**

It has to do so before 2 p.m. (or 5 p.m. if the company has evening hours) on a weekday, not on a holiday, a day before a holiday, nor a Friday. These rules give you time to arrange for getting your service restored that day, and before the weekend.

First, call the utility. If you can't pay the whole bill right away, be prepared to discuss how much you can pay, and how often, to get the bill settled.

Service must be restored within 24 hours if you pay at least half of the overdue bill – or if you make a smaller payment that you and the utility have agreed on as part of a repayment plan.

The utility can't force you to pay reconnection charges "up front." You will be charged for the reconnection, but the charge will appear on your next bill. Once you've been disconnected, the utility may ask for an additional deposit (see "Deposits").

## Winter safeguards for electric and natural gas customers.

Utilities can shut you off in winter. But before they do, they're required to make an extra effort to be sure you know a shutoff is coming. Disconnections can't happen during times of severe cold, and special protections cover the elderly. These safeguards start on November 1, and run through March 31:

- Just sending a disconnection notice by mail isn't enough. The utility must tell you, either by phone or by a personal visit, that you're in danger of shutoff. If the utility has called you at least three times but got no answer, and if it then visits but you're not home, it can then disconnect service, and must leave a notice of the shutoff in a safe, obvious place. Note: The utility is required to take this extra step only once during the winter for each household subject to disconnection.
- The utility can't shut you off if the temperature is predicted to drop below 10° F, during the next 48 hours beginning on the morning of the disconnection day.
- If anyone in your house is 62 or older, the utility can not shut you off if the temperature is predicted to fall below 32° F during the 48 hours starting on the morning of the disconnection day. *Note: You must notify the utility, before the disconnection date, if someone in your household is 62 or older.*

## If you're a tenant...

It is illegal for a landlord to evict a tenant by not paying a utility bill or by asking that the utility service be shut off.

If a landlord discontinues utility service that's in his/her name, and if it is possible, the utility must give tenants a chance to continue the service in their own names. The utility must mail or deliver a notice to each tenant, ten days, and again at least three days, before the disconnection date, telling tenants how they can continue service.

For disputes between a tenant and a landlord that do not involve a regulated utility, you may wish to contact [Vermont Tenants, Inc.](#) at 1-800-287-7971

## Budget billing — a way to “even out” your utility costs.

Each electric utility and Vermont Gas Systems, Inc. offer “budget billing” to customers in year-round homes. When you have budget billing, each month you pay for one-twelfth of the year's average use. Over the year, you'll pay the same total amount for gas or electricity that you would normally. But because your bills will be about the same every month, you'll avoid those high wintertime bills that can be a strain on your budget.

You can join a budget billing plan any time of year. The utility will calculate your bills based on the last 12 months' use at your residence. If that's not possible, the utility will estimate.

You can join budget billing even if you owe an overdue bill. If this is your first budget plan, the company will make a repayment plan and add you to budget billing at the same time.

Vermont Dep. of Public Service  
Phone: 802-828-2811 | Fax: 802-828-2342 | Consumer Hot Line: 800-622-4496  
112 State Street, Drawer 20, Montpelier, VT 05620-2601

## **[Payment Assistance & Programs for Low Income Utility Consumers](#)**

<http://publicservice.vermont.gov/consumer/assistance.html>

Vermont offers a number of programs to help consumers who face financial barriers to maintaining utility service. Here is a list of resources for those facing financial hardship:

### **Public Service Board rules**

Public Service Board rules provide some [protections against disconnection for delinquent bills](#) during the winter, and in cases of medical emergency. The publication [Utilities and You](#) can help you understand these rights;

[http://publicservice.vermont.gov/consumer/cons\\_Util&You.html](http://publicservice.vermont.gov/consumer/cons_Util&You.html)

### **Agencies providing assistance to consumers**

The Vermont Department of Public Service annually compiles a [list of government and private agencies](#) that may provide assistance to consumers in paying their bills;

[http://publicservice.vermont.gov/consumer/cons\\_assistlist.html#addison](http://publicservice.vermont.gov/consumer/cons_assistlist.html#addison)

### **Lifeline and Link-Up**

The [Vermont Lifeline telephone discount program](#) reduces the cost of telephone service for income-eligible Vermonters. The [Link-Up](#) program reduces installation charges for phone service by at least 50 percent for income-eligible Vermonters.

### **Heating Fuel - Groups Discounts**

The [Energy Co-op of Vermont](#) and [Upper Valley Energy Group](#) are member-based organizations that help their members save money by jointly purchasing or "pre-buying" heating fuel at discounted rates negotiated with commercial fuel dealers.

# Emergency / General Assistance

The Emergency / General Assistance Program helps individuals and families with their emergency basic needs, including housing (e.g., back rent, temporary housing, security deposit), utilities, food, and burial costs.

## Who is Eligible

Eligibility is based on low income.

## How It Works

You can choose to receive General Assistance through direct deposit or an [electronic benefit transfer \(EBT\) card](#) (called Vermont Express).

## To Apply and For More Information

We now have an Automated Information System you can call 24 hours a day, 7 days a week. Call 1-800-479-6151 toll free to:

- Get general information about Emergency/General Assistance and other programs;
- Order an application form;
- Get specific information about your case, including the status of your application and benefit details;and
- Speak to a Customer Service Agent — weekdays between 8:00 a.m. and 4:30 p.m.

## **Other Resources for Vermonters**

- **Child Care Financial Assistance**

Child care financial assistance (also known as *subsidy*) is a payment that helps eligible families with the cost of child care. Payments are made directly to child care providers.

1-800-649-2642

[http://dcf.vermont.gov/cdd/child\\_care\\_financial\\_assistance](http://dcf.vermont.gov/cdd/child_care_financial_assistance)

- **Community Action Agencies –Provide Assistance to Vermonters w/ Low-Incomes**

[BROC - Community Action in Southwestern Vermont](#)

Rutland - 60 Center Street, 1-800-717-BROC or (802) 775-0878

Bennington - 332 Orchard Road, (802) 447-7515

[Central Vermont Community Action Council \(CVCAC\)](#)

Barre - 195 US RT 302, 1-800-639-1053 or (802) 479-1053

Randolph - 35 Ayers Brook Road, 1-800-846-9506 or (802) 728-9506

Morrisville - 197 Harrel Street, 1-800-639-8710 or (802) 888-7993

Bradford - 22 Whistlestop Way, (802) 222-5419

Chelsea - 2 Hillside Lane, (802) 685-3178

[Champlain Valley Office of Economic Opportunity \(CVOEO\)](#)

Burlington - 191 North Street, 1-800-287-7971, (802) 863-6248

Middlebury - 700 Exchange Street, Suite 107, 1-800-639-2318 or (802) 388-2285

St. Albans - 86 North Main St., 1-800-300-7392 or (802) 527-7392

[Northeast Kingdom Community Action \(NEKCA\)](#)

Newport - 70 Main Street, (802) 334-7316

St. Johnsbury -Lincoln Street Center, (802) 748-8997

Canaan - 216 Gail Street, (802) 266-7134

Island Pond - Mill Street, (802) 723-6245

[Southeastern Vermont Community Action \(SEVCA\)](#)

Westminster - 91 Buck Drive, 1-800-464-9951 or (802) 722-4575  
Brattleboro - 28 Vernon Street, Suite 433, (802) 254-2795  
Springfield - 365 Summer Street, (802) 885-6153  
Hartford - 220 Holiday Drive, Suite 30,(802) 295-5215  
Windsor - Windsor Community Resource Center, (802) 674-2900 (Wednesdays only)  
Wilmington - Congregational Church on Main Street, (802) 464-7864 (first Tuesday of month, from 10:00 am until 3:00 pm)

## **List of assistance agencies by county**

### **Addison County**

- Addison Community Action-CVOEO  
Marble Works  
PO Box 82  
Middlebury, VT 05753  
(802) 388-2285  
(800) 639-2318
- Addison County Community Action Group  
76 Court Street  
PO Box 165  
Middlebury, VT 05753  
(802) 388-3608
- John W. Graham Emergency Shelter Services  
69 Main Street  
Vergennes, VT 05491  
(802) 877-2048
- Vermont Department of Social Welfare  
District Office  
84 Exchange Street, Suite 103  
Middlebury, VT 05753-1105  
(802) 388-3146

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### **Bennington County**

- Bennington-Rutland Opportunity Council, Inc.  
1 Harwood Drive  
Bennington, VT 05201  
(802) 447-7515 or (800) 717-2762
- Vermont Department of Social Welfare  
District Office  
1 Veteran's Memorial Drive

Bennington, VT 05201  
(802) 442-8541

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### Caledonia County

- Northeast Kingdom Community Action, Inc.  
13 Cherry Street  
St. Johnsbury, VT 05819  
(802) 748-8997 or (800) 639-4065
- Vermont Department of Social Welfare District Office  
46 Pearl Street  
St. Johnsbury, VT 05819  
(802) 748-5193

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### Chittenden County

- Champlain Valley Office of Economic Opportunity, Inc. (CVOEO)  
191 North Street, PO Box 1603  
Burlington, VT 05402-1603  
(800) 287-7971 or (802) 864-5931
- Teen Parenting & Pregnancy Program  
76 Glen Road  
Burlington, VT 05401  
(802) 864-7467 or (800) 639-1741
- Vermont Department Of Social Welfare  
District Office  
1193 North Avenue  
Burlington, VT 05401  
(802) 863-7365
- The Waystation  
187 Church Street  
PO Box 1616  
Burlington, VT 05402  
(802) 862-7776

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### Franklin & Grand Isle Counties

- Franklin-Grand Isle Community Action (CVOEO)  
86 North Main Street  
St. Albans, VT 05478  
(800) 300-7392 or (802) 527-7392

- Vermont Department of Social Welfare  
District Office  
20 Houghton Street, Room 313  
St. Albans, VT 05478  
(800) 660-4513 or (802) 524-7900

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### Lamoille County

- Central Vermont Community Action Council, Inc.  
Lamoille County Outreach  
PO Box 65  
Morrisville, VT 05661  
(802)888-7993 or (800) 639-8710
- Vermont Department of Social Welfare  
District Office  
Professional Drive  
RR #1, Box 929  
Morrisville, VT 05661  
(802) 888-4291

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### Orange County

- Central Vermont Community Action Council, Inc.  
36 Barre-Montpelier Road  
Barre, VT 05641  
(802) 479-1053 or (800) 639-1053
- Central Vermont Community Action, Inc.  
1 Lash Road  
Randolph, VT 05060  
(802) 728-9506 or (800) 846-9506
- Vermont Department of Social Welfare  
District Office  
255 North Main Street  
Barre, VT 05641  
(802) 479-1041  
-or-  
District Office  
White River Junction, VT 05001  
(802) 295-8855

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## Orleans & Essex Counties

- Northeast Kingdom Community Action, Inc.  
PO Box 346  
10 Main Street  
Newport, VT 05855  
(802)334-7316 or (800) 639-4065
- Vermont Department of Social Welfare  
District Office  
20 Main Street  
PO Box 704  
Newport, VT 05855  
(802) 334-6504

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## Rutland County

- Bennington-Rutland Opportunity Council, Inc.  
60 Center Street  
Rutland, VT 05701  
(802) 775-0878
- Rutland City Rescue Mission, Inc  
PO Box C, 31 Park Street  
Rutland, VT 05701  
(802) 775-5661
- Vermont Department of Social Welfare  
District Office  
320 Asa Boomer State Office Bldg.  
88 Merchants Row  
Rutland, VT 05701  
(802) 786-5800

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## Washington County

- Central Vermont Community Action Council, Inc.  
195 US RT 302 - Berlin  
Barre, VT 05641  
(802) 479-1053 or (800) 639-1053
- Good Samaritan Haven  
105 North Seminary Street  
Barre, VT 05641  
(802) 479-2294
- Vermont Department of Social Welfare  
District Office

255 North Main Street  
Barre, VT 05641  
(802) 479-1041

- Vermont Department of Social Welfare  
District Office  
103 South Main Street  
Waterbury, VT 05671-1201  
Emerg. Services/Food Stamps  
(800) 287-0589

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### Windham County

- Morningside House, Inc.  
PO Box 367  
Brattleboro, VT 05302  
(802) 257-0066
- SEVCA Outreach Office  
45 Rockingham Street  
Bellows Falls, VT 05101  
(802) 463-9006 or (800) 464-9951
- SEVCA Outreach Office (Central Office)  
91 Buck Drive  
Westminister, VT 05158  
(800) 464-9951
- SEVCA Outreach Office  
50 Elliot Street  
Brattleboro, VT 05301  
(802) 257-1603 or (800) 464-9951
- Vermont Department of Social Welfare  
PO Box 70  
Brattleboro, VT 05301  
(802) 257-2820

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### Windsor County

- SEVCA Outreach Office  
100 Main Street  
Springfield, VT 05156  
(802) 885-1128 or (800) 464-9951
- SEVCA Outreach Office  
Gilman Office Center #4  
Holiday Inn Drive

White River Jct., VT 05001  
(802) 295-5215

- Upper Valley Haven, Inc.  
25 Taft Avenue  
White River Jct., VT 05001  
(802) 295-6500
- Vermont Department of Social Services District Office  
PO Box 560  
Springfield, VT 05156-0506  
(802) 886-3551  
-or-  
District Office  
Gilman Office Center #1  
White River Jct., VT 05001  
(802) 295-8855

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