

Housing Is For Everyone

A

Disabilities



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Housing Is For Everyone

Affordable Homes For People With Disabilities

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Foreword

I can clearly remember when I first lived on my own. It was an exciting time full of choices, freedom and fun experiences. It was also a time of learning responsibilities and doing new things. I turned to my family, friends and neighbors for advice and answers to my questions. I reached out to others to get good information on the new problems I needed to solve.

Information sharing is why the New Hampshire Developmental Disabilities Council created this manual. People who want to live on their own need good information so that they can find a suitable and affordable place. This booklet shares information about affordable housing in two ways. First, the text talks about opportunities in home ownership, rental housing and supports. Then, the Appendix lists sources for getting more information on these topics.

Information is fascinating because it seems to be in constant motion. It changes rapidly as some becomes outdated and new information comes along. Just when you think you understand something, it changes! In time, the same will be true of the information in this booklet.

I hope readers will not get caught up in understanding the details of affordable housing, but instead will be excited by the possibilities it holds for people. The sources listed in the Appendix can give you detailed information and answer your questions. It will be the intriguing possibilities that will make housing happen for you.

Everyone can have his or her own home. Problems of affordability and supports CAN be overcome. It is happening in New Hampshire today, and *it can happen for you!*

— Beth Raymond
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Chapter One

Home Ownership

Home ownership is highly valued in our culture. It is often accompanied by the phrase "American dream." Although the dream of home ownership has gone beyond the reach of many, people continue to dream of owning their own home.

Home ownership is desirable for many reasons.

- You have control over how long you will live in your home. Others cannot tell you that you must move.
- You have control through choice. You have choice of where you will live and in how it will look.
- There is status enhancement for someone who owns their home. Home owners contribute to their communities by paying taxes. They contribute to their neighborhoods by maintaining their properties. Society values and respects someone who owns property.

For someone with a disability, the benefits of ownership are emphasized. Control, choice and status enhancement are important for people who have experienced transitions, dependency and limited options. Status improvement facilitates inclusion in the community. For these reasons and many more, people want to own their own homes.

With ownership come financial and maintenance responsibilities. Ownership requires the ability and willingness to deal with things like snow removal, lawn care and repairs. In order to own a home, a person must have sufficient income to cover expenses. Ownership may or may not be a desirable lifestyle for all people.

The decision to become a home owner must take into consideration a person's life style, wishes, supports, and finances. As a result, the decision must be based on each person's uniqueness. People need a variety of information to make decisions of their own. The following chapters will provide you with information to consider as you decide about owning your own home. The Appendix will direct you to sources for further information.

Chapter Two

Public Assistance Programs and Ownership

To receive assistance from Social Security or the Department of Health and Human Services (DHHS), a person must become financially eligible. They have rules that limit what you can own or your assets. If a person owns a house, that is considered an asset. These regulations are subject to change by each public assistance agency, so you should check with each agency that you receive assistance from before making any changes in your asset levels. *Appendix A* has a listing of the DHHS offices and the Social Security Information Line that can be used to make inquiries.

SOCIAL SECURITY ADMINISTRATION

The Social Security office has several financial assistance programs. They are Supplemental Security Income (SSI), Social Security Disability Income (SSDI) and Social Security Administration (SSA). SSI looks at your assets in determining eligibility. SSDI and SSA do not look at assets. They are based on a disability eligibility only. A home owned by the recipient of SSI is not counted as an asset if it is a person's principal place of residence. As long as the person lives in it, ownership does not affect

eligibility or the amount of the assistance they receive.

The Social Security Administration does consider in-kind shelter as income when determining eligibility or the amount of assistance. In-kind shelter means any situation where a person is paying no rent or rent. This could include a house placed in trust for someone where the trust does not charge rent. A trust is a relationship where someone owns and manages property for the benefit of another person according to the directions of the person creating the trust. Trusts are discussed more in *ChapterThree*, which covers forms of ownership. When considering setting up a trust for housing, be sure that adequate rent is charged so that the shelter will not be considered as in-kind.

N.H. DEPARTMENT OF HEALTH AND HUMAN SERVICES

State laws give the New Hampshire Department of Health & Human Services (DHHS) the right to recover the cost of assistance it provides from a recipient's estate or real property. The right to recovery is implemented as a lien on property. A lien is a charge put upon property that must be paid when a property is sold.

When a lien is placed depends on the following:

- The assistance program regulations
- The age of the recipient
- Whether the property is jointly owned.

State law gives DHHS the right of recovery for a recipient's estate that includes all assets. This includes a home. It is not the state's intention to take away the recipient's home while they are on assistance. The law allows the state to be reimbursed for the cost of the assistance to a recipient when he or she dies or sells the property.

All applicants for financial or medical assistance must list any property on the application form. Applicants who have property agree to have liens put on their property by signing a form called a reimbursement agreement or acknowledgment. The following paragraphs list DHHS programs and how each handles the recovery.

Medicaid — Medical Assistance (called "Medicaid") has two main programs. One program is medical assistance where the recipient receives a Medicaid card that gives them health insurance. The second provides community services

through the Community Care Medicaid Waiver. Community Care Medicaid Waiver services include housing, vocational or other programs. The recovery is the same in both Medicaid programs. A lien is placed on the property for recovery only if the property is sold or the recipient dies after the age of sixty-five years. The lien does not affect a recipient while they live in their home.

Aid to the Needy Blind (ANB) — If someone is receiving ANB only, there is no recovery. If the person is receiving ANB and Medicaid medical assistance, then a lien is placed under the same conditions listed in the Medicaid paragraph above.

Aid to the Permanently and Totally Disabled (APTD) — In the APTD program, a lien is placed on the property for recovery when the recipient dies or sells the property.

Old Age Assistance (OAA) — In the OAA program, a lien is placed for recovery when the recipient dies or sells the property.

The state considers the needs of the recipient's surviving spouse and minor children, and will not make a claim against the estate until after the death of the surviving spouse. The state also takes children

into consideration. The state will not put a claim against the estate if there is a child younger than twenty-one years of age or for the life of a child who is blind or permanently disabled and living on the property.

Real property owned jointly by the recipient with another person who is not a spouse passes automatically to the other person upon the recipient's death. The other joint owner becomes sole owner. Joint ownership between two people who aren't married may invalidate the DHHS lien. The recipient may be asked to sell his share of

the property to the other joint owner, but the joint owner doesn't have to buy it.

A careful review of current assistance program regulations is important before entering into any form of ownership of property. You can evaluate the effects of potential recovery of the public assistance program you may be using and your asset situation.

Questions should be directed to your case technician at your local DHHS office or Social Security office.

Chapter Three

Forms of Ownership

There are different forms of owning real estate. Each has different purposes and effects on the owner. Each form of ownership should be reviewed separately to determine how it best fits your circumstances.

JOINT TENANCY— This is when two or more people own equal portions of the property. Upon the death of a joint owner, the portion passes to the surviving joint tenant rather than to the heirs of the deceased. If the joint owner is someone other than a spouse, there is some protection from the Department of Health and Human Service (DHHS) recovery regulations. On death, the property passes to the other owner automatically and does not become a part of the deceased owner's estate. Joint tenancy owners share financial and maintenance responsibilities for the property.

TENANTS-IN-COMMON — This is when two or more people own portions of a property. The portions of the property need not be equal. Upon the death of one of the tenant-in-common owners, his or her portion becomes a part of their estate. It is left to the person's heirs. The DHHS recovery

regulations would then place a lien on that property. The lien would allow the DHHS to recover payment for the benefits received by the deceased owner. Tenants in common share financial and maintenance responsibilities for the property.

TRUST FOR HOUSING — Property can be placed into a housing trust for a person. A trust for housing is a relationship where one or more persons own and manage property on behalf of another person and according to the directions of the person creating the trust. In addition to arrangements created with personal money, there are other forms of trusts which involve public funds. Since the housing trust owns the property, DHHS recovery regulations do not apply for the property. However, housing trusts can affect some Social Security Assistance programs, particularly if the recipient pays a very reduced rent. A lawyer is needed to form a trust. When setting up a housing trust for a person on public assistance programs, one needs a lawyer who is familiar with public assistance programs.

An advantage of a trust is that the trustee is charged with the financial and

maintenance responsibilities. If resources are available, a trust can be set up so that the trust funds pay for costs not covered by the rent from the recipient. For example, if a trust owned a house, the trust could charge the recipient an affordable rent. This rent may not be enough to cover all the maintenance and other costs to run the house. The trust could be structured to cover these other costs. Also, the trust can stipulate where the property would go should the recipient no longer need it. For example, a family may assure that a house would be available for a designated family member but then passes on to other family members should the designated person no longer need it.

LIFE ESTATE — A life estate is an attachment to a property that gives a designated person the right to live in the property for life. The attachment is to the deed which is the document that designates the property's legal owner. The current owner of the property and future owners must allow that person to live in the property. The life estate can give the right to live in the entire property or in a specific portion, like an attached apartment. Since the deed is not in the recipient's name, the property is not considered an asset and is not affected by DHHS recovery laws. Life estates have the potential of stipulating that the owner help with maintenance. The owner always has financial responsibility.

CONDOMINIUM — With a condominium, the owner owns the space inside the walls of the unit. The condominium association owns the remaining parts of the building and all the outside property. The condominium association is responsible for the upkeep in these areas, reducing maintenance responsibilities for the owner. A condominium can be owned jointly, in trust or as a life estate. If a person has sole ownership of the condominium, then the DHHS recovery laws apply.

COOPERATIVE — With a cooperative the owner buys shares in the cooperative association. These shares entitle the owner to the right to live in a specific unit. The following chapter fully describes this form of housing. Currently, the value of the shares in most New Hampshire cooperatives ranges from \$500-\$3000. The share, not the unit, would become a part of a person's assets. The DHHS could put a claim against the value of the share, if the owner was to sell the share or die. Since the value of the share is small, it may be within the asset limit of the DHHS program that assists you. Liens cannot be used with cooperative ownership since the cooperative association owns the property. The cooperative association is responsible for taxes, insurance and maintenance of common areas.

Chapter Four

Cooperative Ownership

A housing cooperative is an opportunity for ownership of an affordable unit. Housing cooperatives are a form of group ownership in which a legal entity, a cooperative corporation, owns the property. The housing cooperative is created when people join on a democratic basis to own and operate the housing in which they live. Each occupant owns a share of the corporation. Through owning shares in the cooperation, members do not own a unit but own a right to live in the unit for as long as they meet the obligations of the cooperative.

To become an owner, a person makes an initial purchase called the cooperative share. In New Hampshire this is inexpensive, usually between \$500-\$3,000. Once the share is bought, the owner pays a monthly share of the mortgage, taxes, insurance and operating reserve. A board of directors for the cooperative is elected and regular meetings of the cooperative members are held. Decisions about management of the property and the cooperative are made during these meetings. In the meetings, each owner has one vote.

There are basically two types of groups in New Hampshire that have formed cooperatives as an affordable housing alternative. They are community housing or land trusts and mobile home parks. Mobile home park residents have formed cooperatives to buy the land they formerly rented in response to rising rents and to prevent sale of the park for commercial development. These cooperatives purchased the land for mobile home parks. The homes are owned individually. They control costs and enjoy the permanency of ownership.

Mobile home park cooperatives are sold like any form of real estate. The cost of a mobile home in a cooperative can be very affordable and less than condominiums or single family homes. Mobile home park cooperatives offer a network of neighbors for friendship and support. The mobile home park cooperatives are listed in *Appendix B*.

If you are interested in a particular park you can contact them directly for information on homes that are currently for sale.

Community housing /land trusts are designed to preserve affordable housing. A multi-family cooperative is a cooperative located in a building with more than one apartment. In New Hampshire, community housing/land trusts have been involved with multi-family cooperatives. The community housing/land trust aggressively negotiates and buys a property. They then do any necessary rehabilitation and resell the building to a cooperative. The cooperative is formed from the residents in the building. The community housing/land trust retains the ownership of the land as a way of assuring that the building will always be used for affordable housing.

The community housing or land trust often helps the cooperative corporation to get started and provides technical supports. This prepares the cooperative corporation to buy the building. This process can take 1-2 years. In the meantime, the cooperative residents rent from community housing/land trust.

Housing arrangements where the building is owned by a cooperative and the land is owned by a community housing or land trust are affordable for several reasons. The purchase and rehabilitation of the building are often subsidized with public and private funds. Monthly mortgage and operating costs are shared by all members. This kind of housing also remains afford-

able to subsequent owners, because of limits placed on resale.

In addition, subsidies used to acquire the property remain "attached" to the property through the trust-owned land. As a result, these subsidies continue to operate on the cost of shares sold to future owners. Thus, one set of subsidies can serve many owners, reducing the cost of any public subsidies to taxpayers. In more traditional sales of buildings-plus-land, the value of subsidies used initially to acquire the property vanish when properties are sold, driving up the cost of property. Finally, the resale is a share rather than a refinancing of the entire mortgage. This keeps transaction costs down.

There is also a social benefit in cooperative living for people. There is an established sense of community in a cooperative. All the holders have a common purpose and work together. Each owner is an equal member of the community because each owner has one vote in the corporation. There is an increased opportunity for participation and an automatic valued member status that may be attractive for a person with a disability.

Above all else, a cooperative is a business. Learning to run a cooperative isn't easy. Development of the share holders' management capabilities is important

to success. It is wise to investigate the solvency and organization of the cooperative before buying. You want to be sure that the cooperative is able to pay their bills to keep the building in good shape.

Community housing or land trusts have formed most cooperatives in apartment buildings. The apartment size can range from one to three bedrooms. There are cooperatives without waiting periods for new owners. If you are interested in knowing more about any cooperatives in your community, contact the community housing/land trust or the New Hampshire Community Loan Fund closest to you. They are listed in *Appendix C*.

Although usually small, the

value of the cooperative share is considered an asset by DHHS. Since the unit is your home, the value is not used against your asset limit for eligibility or the amount of assistance. Should an owner pass away, the value of the share is



part of their estate and subject to the state's right of recovery. The state can only recover

the actual dollar value, which is how much the share can be sold on the open market.

Chapter Five

Mortgage Programs

There are two ways to acquire property. You can buy it or you can receive it as a gift. Most people do not receive such a generous gift. Purchasing is the more likely means of obtaining a house. Buying a house requires a large sum of money so people seek financing which is called a mortgage loan. Even with the financing of this cost, a person still needs cash for the transaction. This cash is used to pay down payments and closing costs. Banks require part of the cost of the house to be paid in cash as a down payment. Closing costs are the many fees and costs the bank charges to process the mortgage loan.

Further, applicants must show the bank that they are credit worthy and will pay back the money borrowed. To buy a home, a person needs to have sufficient income to pay back the bank for the loan, have money to maintain the property and money to pay living expenses. In 1990, a typical New Hampshire family with an income of \$24,700 could buy a \$55,000 home with a 10% down payment. Fewer than 5% of all home sales in New Hampshire occur at or below this level (New Hampshire Housing Finance Authority Survey). People with lower incomes may

need to have more money for down payments or find a place that costs less.

Mortgages can be obtained from banks, mortgage companies and other lending institutions. For purposes of this chapter, "bank" means any lending institution which offers residential mortgages. Banks have set qualification standards for people who apply for mortgages. A mortgage *loan is a risk*. *Qualification standards* are the banks' ways of managing this risk. Analysis has shown that people who meet the standards are more likely to pay their mortgage. The factors a bank considers in processing a mortgage application fall into the three "c's" of mortgage lending. They are capacity, collateral and credit.

CAPACITY refers to a person's financial ability to make the monthly mortgage payment. The bank wants to verify that you have had a steady source of income over the years and that your income is likely to continue. The bank will want to know that your income is sufficient to support the new mortgage payment and any other financial obligations you have. There are two ways banks analyze your ability to pay. First, the bank will compare

your new mortgage payment to the money you make per month. Second, the bank will compare your monthly income to your total monthly expenses, including your new mortgage payments. These ratios are called debt ratios. If these expenses are too high, then the applicant is considered not to have enough income to support the new mortgage payment.

The bank is particularly interested in seeing whether you have saved money and have enough cash to cover closing costs and the down payment. Some of the money needed to close a home may be from a gift. Mortgage programs for low income people have more flexibility in allowing gifts.

COLLATERAL is the security for the loan. The primary collateral is the property you are buying. The bank wants to be assured that the property is a good value and in good condition. They require appraisals of all properties to determine value. The bank will arrange for an appraiser to inspect the house and determine its value and condition.

CREDIT refers to the person's history of paying bills on time and how much is owed at the time of the application. The banks want to lend to people who have a history of paying their past bills. A credit report is used to verify the amount the applicant currently owes. A bank reviews a mortgage application for these and other factors to see if the application meets its

standards. If it does, then the application is approved and you can get your mortgage loan. Several government programs are available to make mortgages available to people who do not qualify with conventional banks. They assist by the following ways:

- Reducing the closing costs and down payments.
- Lowering the interest rate that the bank charges on your loan. This will lower your monthly payment.
- Accepting more outstanding debt on your credit report or in your debt ratio.

Currently, the more affordable mortgage programs available are the New Hampshire Housing Finance Authority's (NHHFA) Single Family Mortgage Program, the Federal Housing Authority (FHA) Program and the Farmer's Home Administration Program (FmHa).

The NHHFA has mortgage programs to assist lower income applicants. NHHFA is allowed to set its own program guidelines. The Single Family Mortgage Program helps families in the following:

- Higher debt ratios allow lower income persons to qualify.
- Lowered interest rates result in lower monthly payments.
- Lower down payment requirements and down payment assistance may be available.

The Single Family Mortgage Program has a maximum family income amount and a maximum purchase price. They both vary by county. The applicant must be a first-time home owner or not have owned a home in the past three years, unless buying in a targeted geographic area. The NHHFA has targeted certain areas where an applicant would not be restricted to being a first time home buyer.

Applications for the Single Family Mortgage Program are made at local participating banks. The NHHFA issues bonds at set times each year and mortgage money is available immediately afterward. The bank can advise you of the availability of the funds and when the next bond issue is expected.

The Federal Housing Administration (FHA) is a division of the Department of Housing and Urban Development. FHA provides insurance for residential mortgages for banks. This insurance protects the bank issuing a mortgage loan to a lower income applicant. Since this is an insurance program, FHA does not reduce the interest percentage that is offered by the bank. However, it does help people in the following ways:

- The higher debt ratios allow lower income persons to qualify.
- FHA allows smaller down payments.
- FHA has flexible regulations regarding the sources of funds used

for closing costs and the down payment. FHA allows the source to be gifts from others instead of personal savings.

This can reduce the amount a person must have saved or allow a person to take advantage of gifts from family or other sources.

FHA does have a maximum loan amount that varies in different parts of the state. An applicant can apply through various local banks. The application takes longer to process than most conventional bank mortgages.

The Farmers Home Administration (FmHa) has a single family mortgage program for rural areas. The FmHa is a federal agency within the Department of Agriculture. This program works differently from the first two. The FmHa sets a maximum limit for the purchase price. If you find a house under that limit, you can mortgage 100% of the purchase price as well as the closing costs. This is a highly regulated program with limits on family income, house size and location. Condominiums are not allowed. The interest rate can range from 1% to market rate as it is based on a calculation which considers your income and other expenses. If you find an inexpensive and eligible property, you can buy a home with no money down.

The FmHa Program relies on federal

funds for its mortgages and cannot assist many people per year. There is a waiting list for this program. Applications are made at the local FmHa Office. An orientation session is offered at each office. A list of FmHa offices is in *Appendix D*.

Local banks offer some opportunities for first time home buyers. Many banks now own properties that have been taken back by the bank because the owners could not pay the loan payments. These banks offer special programs for financing mortgage loans for these properties. If you are interested in a bank held property, that bank may be willing to give you lower interest rates and reduce closing costs. They may be willing to be flexible in making you eligible for a mortgage loan. You can contact the bank's asset management department to get information on their other real estate owned (OREO) property.

Banks have more lenient qualification standards if you have a large down payment. A large down payment is 20% or more. The larger the down payment, the less risk a bank incurs in the mortgage loan. Also, the larger the down payment, the smaller the loan. People with less income may be able to qualify for the smaller loan amount. This places you in a better negotiating position with the bank.

The banking industry has developed some mortgage programs for people with low incomes. One such

program is "The Community Home Buyers" program. Bank programs often have more flexible qualifications. These programs come and go over time. You can ask whether your bank offers any special mortgage programs. It is wise to shop around to see what programs are offered at different banks.

One other mortgage-financing strategy for a person with a low income is to make a joint application with another person. This would mean that the owners would be joint tenants or tenants in common. The joint application will be qualified based on both incomes and credit ratings. This would mean both applicants must meet the terms of the mortgage. Both parties should carefully investigate these responsibilities before becoming joint owners.



Chapter Six

Rental Assistance

Rental assistance can substantially lower the cost of housing. Anyone who has a disability *and* has low income is eligible for rental assistance. There are three types of rental assistance programs in New Hampshire. They are the Section 8 Program, the Public Housing Program and privately owned apartment developments which have lowered rents. The Section 8 Program and Public Housing Program are administered by the Public Housing Authority (PHA). There are 19 PHA's throughout the state. Each of these covers only the community in which it is located. The New Hampshire Housing Finance Authority (NHHFA) covers all communities statewide. The NHHFA only offers the Section 8 Program. Check with the PHA to see if it offers Public Housing or the Section 8 Program. *Appendix E* lists the addresses for the PHA and NHHFA.

There are some similarities between all rental assistance programs. The first is in eligibility. To be eligible, a person must have income lower than the income limits for their community. The limits are set by the Department of Housing and Urban Development (HUD). There are income limits for counties and income limits for the

four largest cities. The Section 8 Program limits are lower than the Public Housing limits. Most people who receive checks from Social Security or the Department of Health and Human Services (DHHS) are income eligible.

The next way eligibility is determined is by the HUD definition of family. HUD defines family in two categories. The first is anyone with dependents or children and the second is called elderly family. An elderly family is any individual who is over the age of 62 or any individual who has a physical or mental disability that is expected to be of long duration. This disability must impede the person's ability to live independently, and be capable of improvement with more suitable housing. A doctor's verification of the person's disability is required. The HUD regulations do not require that you state the type of disability or diagnosis to be eligible. It is illegal for a PHA to ask you the nature of your disability or diagnosis.

A person who is over the age of 62 or has a disability is allowed to have someone live with them as a live-in aide. Live-in aides must live in the apartment because

they are essential to the care and well being of the applicant. The live-in aide cannot be there solely for companionship. The live-in aide's income is not counted toward eligibility or rent computation. Only the income of the elderly family or the person with a disability is considered. The need for the live-in aide should be stated when filling out the application, as it affects the number of bedrooms needed.

HUD has three national priorities for all PHA's to prioritize their waiting lists. The priority regulations also allow a PHA to set additional priorities if necessary. Applicant fill out forms to determine if they are a priority. The national priorities are:

- Families who have been or will be involuntarily displaced. This includes applicants who are victims of domestic violence.
- Families who pay 50% of their income for rent and utilities.
- Families who live in substandard housing. Substandard units have severely dilapidated conditions such as no bathroom, kitchen or heat. This priority includes people living in shelters or on the street.

So many applicants are eligible for these priorities that people who do not fit a priority definition wait a long time to be offered assistance. You should apply even if you're not eligible for a priority. You cannot predict what your living situation will be in the future. If your income decreases,

or you become homeless, then your name goes over to the priority list from the date you applied. It is a wise strategy to apply for rental assistance and not wait until you meet the priority.

Waiting lists exist in all rental assistance programs. Even if you are a priority, the wait is one to two years in New Hampshire. Rental assistance programs are best used when planning for housing, not when a housing crisis exists. If there is even the slightest chance that you will be renting an apartment within two years, you should apply immediately. The worst thing that can happen is that you are offered assistance before you are ready. If that happens, you can refuse the assistance and reapply. Applicants must keep the PHA advised of changes of address. Names are dropped during the time on the waiting list if there is no response to mailed paperwork.

The Section 8 Program provides rental assistance by sending a rent subsidy directly to your landlord. This does not affect your Social Security or DHHS benefits, as you never handle the subsidy check. After you select an apartment, the PHA inspects it to be sure it meets housing standards. You are offered assistance through either a certificate or voucher. Both are based on 30% of your adjusted income. With a certificate there is a limit to how much you can pay for rent. A voucher does not have a limit. The certificate rules allow annual rent increases for the landlord, and

the voucher allows increases when the PHA increases its voucher payment standard. You can indicate a preference for a certificate or voucher.

One interesting component to the Section 8 Program is that parents can be the landlord. Apartments attached to a parent's home or located on parent's properties are allowed. The apartment must have its own kitchen, bath and entrance, as well as meet the housing quality standards as a separate unit from the parent's unit. The housing quality standards are available at the PHA or NHHFA.

The Public Housing Program owns and manages its own apartment complexes. The rent is about 30% of a person's income and includes rent, heat and electricity. Many of these apartment buildings have security systems, on-site maintenance staff, laundries and additional services. The rent and amenities can make a public housing complex an attractive housing option. There are other considerations to weigh when deciding to move into a public housing apartment. Most of the one-bedroom apartments will be located in elderly complexes. Young people with disabilities may find themselves in an elderly complex because they need one-bedroom apartments. They may find the life style of an elderly complex incompatible with their own. If this is a consideration, the Section 8 Program may be a better alternative.

The last form of rental assistance is privately owned apartment complexes with affordable rent. Community land housing

or land trusts often own and manage rental property. These apartments are very affordable. For information on them, contact the community housing or land trust nearest you. They are listed in *Appendix C*.

HUD had several programs that helped private developers build apartments. In return they agreed to keep rents affordable. The NHHFA and the Farmer's Home Administration also financed some of these apartments. They are usually operated by management companies and applications are submitted to these companies. In most complexes, the management guidelines are the same as the Public Housing Program, but some rules may be different depending on who gave the developer the funding. It is best to contact individual management companies to about the rules and rents. A list of privately owned apartments and their management companies is available at the NHHFA. The list is called the *Directory of Assisted Housing*.

The federal regulations for rental assistance programs apply not only to people with disabilities, but attempt to meet their needs. PHAs are helping only a fraction of people with disabilities. There are many reasons behind this but one reason is that people do not apply. This chapter has tried to show that rental assistance can be very helpful in making housing affordable.

Chapter Seven

Supports

New Hampshire's real estate market offers many opportunities for housing these days. Most larger communities have many vacant rental units. There are houses and condos for sale. Finding units is not a problem for people with disabilities. The bigger issue is finding the personal assistance people may need to live on their own. This chapter looks at the issue from two perspectives. First is identifying what supports are needed by a person and second is what supports are available in the community.

Each person is unique. Planning for any person has to be based on individual desires and needs. Planning and discussion between the people and their families should come first. Later, involving others in the planning will expand the process, bringing different perspectives and resources to it. The more supports needed, the more important it is to have lots of people who can help think about these supports.

Moving out on your own for the first time can seem overwhelming for everyone concerned. The longer you've lived with parents or family, the harder it may be for all of you to imagine moving out. This

common reaction can affect each person's ability to envision what's needed and what supports to acquire. A planning outline in *Appendix F* breaks down typical support needs for maintaining a home. These include housekeeping, transportation, medical, emergency and other needs. As you look at each category, think about your strengths and abilities for doing these things. Then, list the areas where new skills must be learned or supports must be found.

If you've never lived alone, you may want to learn new skills, or arrange for supports. Depending on your circumstances, this may take some time. For some people, it could be as easy as finding an apartment with subsidized rent and getting help with moving. For others, skills such as cooking, banking or riding a bus to work will have to be learned or arranged. These arrangements can be made.

Rental assistance programs might be important to make renting affordable, but waiting lists can be a year or more. If your moving depends on rental assistance, get on a list now. Then you may want to use the wait period to learn new skills and find additional supports.

Many community agencies provide services for people with disabilities or low incomes. Services vary in different parts of the state. Rural areas sometimes have more limited services than larger communities. The task is the same for residents in both locations: find those in your community. The best place to start is with your regional information and referral agency. It should be listed in *Appendix G*.

There are six information and referral agencies statewide, as well as a state toll-free Help Line. These agencies answer questions about human service agencies. Most don't offer direct service, but they can tell you who does. Their staff members have information on services, eligibility and contact persons.

Various community agencies offer programs you may be able to use for housing supports. Each region has a home health agency which administers home health care services. The health care services may include assistance with house-keeping, shopping and home care. Some of these services are available with sliding scale fees. If the service has a sliding scale fee you may have to pay part of the fee. County extension agencies can help people learn cooking and meal planning. Other agencies can help you get special alarms, phones or intercoms to help with communi-

cation. Transportation is important for getting to work and using the community community. Think about transportation when deciding where to live. Transportation for people with low income is available in some communities. A list of typical community agencies is in *Appendix H*. This list can be used as a starting point when you contact the information and referral agency.

Every community offers its own opportunities for support:

- Banks can help with transactions or balancing checkbooks.
- Some grocery stores offer help with food shopping.
- Many large grocery store chains offer motorized carts and other assistance for people who have physical disabilities.
- Members of churches may assist people with transportation.
- Employee car pools or special arrangements with taxi companies may be available.
- Friends may be willing to help with activities like clothes shopping or trips to the landfill. People in your community will respond to specific requests. You may be surprised at how many people would like to help. You just have to ask!

Another way of acquiring a particular support is to hire someone to do it.

- Some cleaning companies do more than housework, and can be contracted to do errands or odd jobs.
- Neighbors can be paid to check on you at an appointed time or to be on the other end of an intercom in case of emergencies.
- Someone might be willing to assist with a specific transportation need, or come in and help you cook and freeze some microwave meals.

If you need to hire a person, placing an ad in local newspapers and checking with people you know can be useful ways to find people for a specific job.

Some people want independence, but need someone to live with them. Roommates may be an option for you. Several agencies have been successful in helping people find roommates. Typically, a roommate lives with a person for reduced or free rent. In return, the roommate agrees to include you in certain activities, to be in the apartment during certain times and to provide you some assistance. In some situations, the roommate may also be paid. A paid roommate will take on additional responsibilities such as helping with personal care or meal preparation. People who need more intensive help might prefer to

get support from someone other than a roommate. For example, a home health care agency help with bathing, rather than paying a roommate to do this. Having a roommate can reassure your family, who know that someone else is living with you.

Rental assistant programs allow a person to have a roommate, if needed for independence. The program calls this person a live-in aide. The live-in aide's income is not counted when determining eligibility or computing the rent. This is a way for a roommate to live with a person and not be responsible for paying any of the rent.

Roommates can be found through ads in local papers and word of mouth. It may be helpful to use contacts from churches, community groups and employees of agencies serving people with disabilities. Talk to friends, acquaintances and people you have contact with in your community. Once possible roommates have been identified, then you and your team or family should interview them.

Up to this point *Chapter Seven* has been concentrating on finding affordable housing outside the area agency and mental health center systems. The area agencies are the 12 New Hampshire community agencies which provide services and assistance

to people with developmental disabilities. There are also 10 mental health centers which have programs for people with psychiatric disabilities. Both have residential programs that provide housing in many different ways. Each agency may vary in what it offers. Contact the agency covering your community for more details. The area agencies and mental health centers are

listed in *Appendix I*. If you are going to use these residential programs, contact the agency as soon as you can. Most of the residential programs have waiting lists.

Often, area agencies and mental health centers can provide information to people who are thinking about housing outside of the agencies' residential programs. Contact them even if you don't want to use their services. They may be able to share helpful housing information.

SUPPORTS



Chapter Eight

Housing Discrimination

- Housing discrimination is illegal.
- It is illegal to inquire whether someone has a disability.
- It is illegal to ask how severe the disability is, unless the housing is specifically reserved for people with disabilities.
- It is illegal to require a higher security deposit because an individual has a disability.

It is legal to hold people responsible for their behavior. It is also legal not to house a person known to have a history of antisocial or dangerous behavior, if their tenancy will constitute a direct threat to the health or safety of other individuals, or would result in damage to the property of others. However, merely having a disability cannot be a reason to deny housing. For example, someone who is emotionally disturbed cannot be regarded as constituting a threat to property or other people unless that individual has a history of this or of threatening to do so.

In 1986, Congress passed legislation called the Fair Housing Act. It covers people if they have physical or mental impairment that substantially limit one or

more major life activities. It also covers people who have a record of having such an impairment or are regarded by others as having such an impairment. Individuals with AIDS, HIV infection or alcoholism are protected by this law.

The Fair Housing Act includes the following provisions:

- Reasonable accommodations in rules, policies and services must be allowed so that people may more fully use and enjoy their housing.
- Individuals must be allowed to make reasonable needed changes to their housing at their own expense.
- It is illegal for anyone directly or indirectly involved in the sale or rental of housing or housing lots to discriminate in:
 - ? The sale, rental, negotiation or inspection of housing.
 - ? The terms, rates, privileges or conditions of financing.
 - ? Advertising.
 - ? Provisions of real estate brokerage services.

Discrimination can be subtle. Someone may be polite to you and still discriminate against you. One way to counter against discrimination is to know your rights. Again, it is illegal to be denied housing because of your disability. The following is an example of possible discrimination.

Thomas Smith wants to rent a one-bedroom apartment he sees advertised in the newspaper. He calls and is told that there are two such apartments available. When he goes to see the apartment, everything goes well until he tells the apartment manager that his most recent address was 105 Pleasant Street, Concord (the state hospital for people with psychiatric illness). At that point, the apartment manager tells Thomas that both the apartments have been taken.

These are questions Thomas should ask himself:

Am I otherwise qualified? Can I afford the rent?

Do I have good credit references? Do I think that I'm being denied housing because I was a patient at New Hampshire Hospital?

If Thomas Smith answers these questions "yes," then he should call the New Hampshire Commission for Human Rights (271-2767).

Landlords, public housing authorities (PHA) and owners of government funded housing cannot ask you questions about your disability. If the housing is government funded and has a priority for

people with disabilities, then they can ask for verification of a disability. This verification should take the form of answering these questions:

- Is the impairment of a long continued and indefinite duration?
- Does it substantially impede your ability to live independently?
- Would the condition improve with more suitable housing conditions?

The verification can be given without listing a diagnosis. If a person requires a live-in aide, the PHA may ask for verification of the need for the live-in aide, but not the nature of the disability. A landlord or PHA may not deny you housing because you are too disabled to live in their apartment, if you can live there with supports.

Reasonable accommodations in rules, policies, practices and services must be allowed so that people with disabilities have an equal opportunity to use and enjoy housing. An example of this is that a blind person who has a guide dog cannot be denied an apartment which has a "no pet policy" because of the guide dog. The policy must be modified so that the person can use and enjoy that housing.

Tenants with disabilities must be allowed to make reasonable modifications to their apartments at their own expense. This includes the common use areas within their apartment complex or the exterior of the building (i.e., ramps). The landlord may require:

- A reasonable description of the proposed modifications.

- Assurances that the work will meet building code standards and that proper building permits will be obtained.
- Assurance that the modification can be restored to original condition when the tenant leaves, but only if the modification will interfere in the usage or enjoyment of the dwelling by future tenants who do not have disabilities.

Sometimes modifications to an apartment have to be restored to the original condition when you leave. The landlord may negotiate a restoration agreement where you pay money into a bank account to build up enough money to cover the cost of restoration. The landlord may not demand a higher security deposit because the tenant plans to make modifications. In addition, the landlord may not require that the modification be restored to its original condition, if the modification will not interfere in future tenants usage or enjoyment.

For example, a person who uses a wheelchair would like to widen the doorways in the apartment several inches so that a wheelchair can easily pass through. The landlord must allow this. The landlord cannot require that the doorways be restored to original condition since wider doorways will not interfere with the use or enjoyment by future tenants without disabilities.

The same person would like to lower the level of the kitchen counters. The land-

lord may require building permit plans, and someone competent to do the job. He may also require that they agree to restore the kitchen to its original condition, reasonable wear and tear excepted. This is because lowered cabinets may interfere with future tenants' ability to use and enjoy the kitchen. The landlord may negotiate to require them to deposit the amount necessary to restore the kitchen in a bank account.

If you have been discriminated against, you may be entitled to compensation. The housing provider may have to rent you the next available apartment or reimburse you for cost incurred because of the discriminatory act. The housing provider could be ordered to cease any further discriminatory acts.

If you feel you have been treated differently from others because of your disability, call:

N.H. Commission for Human Rights
163 Loudon Road Concord, NH 03301
271-2767

They can answer your questions. It is illegal for anyone to retaliate against you for filing a complaint of housing discrimination.

Discrimination cannot stop until people stand up for their rights.

Appendices

APPENDIX A

The **Social Security** Office's toll-free phone number is 1-800-772-1213.
You can call them with any questions.

DIVISION OF HUMAN SERVICES - DISTRICT OFFICES

BERLIN DISTRICT OFFICE
219 Main Street
PO Box B
Berlin, NH 03570-0684
752-7800
800-972-6111

CLAREMONT DISTRICT OFFICE
17 Water Street
PO Box 870
Claremont, NH 03743-0870
542-9544
800-982-1001

CONCORD DISTRICT OFFICE
40 Terrill Park Drive
Concord, NH 03301-5391
271-3610 800-322-9191

CONWAY DISTRICT OFFICE
Route 16, Madison
PO Box 1946
Conway, NH 03818-1946
447-3841
800-552-4628

KEENE DISTRICT OFFICE 113
Key Road, PO Box 744
Keene, NH 03431-0744 357-
3510 800-624-9700

LACONIA DISTRICT OFFICE
Beacon Street West, PO Box 634
Laconia, NH 03247-0634 524-
4485 800-322-2121

LITTLETON DISTRICT OFFICE
Lisbon Road
PO Box 260
Littleton, NH 03561-0260
444-6786
800-552-8959

MANCHESTER DISTRICT OFFICE 361
Lincoln Street Manchester, NH
03103-1976 668-2330

NASHUA DISTRICT OFFICE 19
Chestnut Street, PO Box 1025
Nashua, NH 03061-1025 883-
7726

PORTSMOUTH DISTRICT OFFICE 30
Maplewood Ave., PO Box 599
Portsmouth, NH 03802-0599
431-6180

ROCHESTER DISTRICT OFFICE
40 Winter Street Rochester,
NH 03867-3193 332-9120
800-862-5300

DOVER BRANCH OFFICE
90 Washington St., PO Box 459
Dover, NH 03820-0459
749-1646

SALEM DISTRICT OFFICE
154 Main Street Salem,
NH 03079-3191 893-
9763

APPENDIX B

MOBILE HOME PARK COOPERATIVES

The New Hampshire Community Loan Fund keeps updated information on mobile home park cooperatives. You can contact them or any cooperative listed below.

NEW HAMPSHIRE COMMUNITY LOAN FUND
79 State Street, P.O. Box 666 Concord,
NH 03302-0666 224-6669

ASHLEY PARK COOPERATIVE
235-7 Dearborn Road
Pembroke, NH 03275

COCHECO RIVER COOPERATIVE
417 Middle Road, Lot 5 Dover,
NH 03820

COUNTRY RIDGE COOPERATIVE
14 Country Ridge Park, Whitehouse Rd.
Rochester, NH 03867

DEAN BROOK VILLAGE COOPERATIVE
RR 1, PO Box 170 Groveton, NH
03582

DUVAL'S MHP COOPERATIVE
Baldwin Road - PO Box 276
Jaffrey, NH 03452

ELM STREET COOPERATIVE
50 - 38 Elm Street
Winchester, NH 03470

GREENVILLE ESTATES COOPERATIVE
Route 31 GREENVILLE, NH 03048

HUSE ROAD, MH COOPERATIVE 672
Huse Road MANCHESTER, NH 03105

MEREDITH CENTER COOPERATIVE
RFD #2, Meredith Center Road
MEREDITH, NH 03253

MONADNOCK TENANTS COOPERATIVE
106 MONADNOCK PARK Rindge, NH
03461

MOUNTAIN VIEW HOUSING COOP.
Quinn's Chateau Estates, Liscomb
Circle Gilford, NH 03246

NEW BEGINNINGS COOPERATIVE
260-9 Keene Road Winchester,
NH 03470

OLD COLONIAL MH COOPERATIVE
RFD 3 Parade Road Laconia, NH
03246

Pleasant Valley Estate Corp.
Pleasant Valley Estates
Claremont, NH 03743

SHIRLEY AVE. COOPERATIVE
7 Arbor Way Rochester,
NH 03867

SOUHEGAN VALLEY MHP COOP.
7 Town & Country Park
Nashua Road MILFORD, NH
03055

SOUTH WEARE MHP COOPERATIVE
PO Box 626 GOFFSTOWN, NH 03045

WAGON WHEELS MNP COOPERATIVE
2 Stonehenge Rd., PO Box 9
LONDONDERRY, NH 03053

WHIP-O-WILL VILLAGE CORP.
PO Box 392 Plymouth, NH
03268

WINDY HILL HOUSING CORP.
PO Box 249 Lochmere, NH
03253

APPENDIX C

COMMUNITY HOUSING LAND TRUST

The New Hampshire Community Land Fund keeps updated information on Community Housing/Land Trusts and Cooperatives. You can contact them or any of the Community Housing/Land Trusts listed below.

N.H. COMMUNITY LOAN FUND 79
State Street, P.O. Box 666
Concord, NH 03302-0666 224-
6669

CHESHIRE HOUSING TRUST 69-Z Island Street, PO Box 603 Keene, NH 03431

MANCHESTER AREA HOUSING
Land Trust PO Box 1102
Manchester, NH 03105

CONCORD AREA TRUST FOR COMMUNITY HOUSING PO Box
987 CONCORD, NH 03302

CONTOOHOOK HOUSING TRUST
PO Box 216
New Ipswich, NH 03071

MONADNOCK COMMUNITY LAND
Trust/Hearthstone Community
RR #1, PO Box 176 Wilton,
NH 03086

HOUSING LAND TRUST OF CENTRAL NH RR 2 PO Box 505
Rumney, NH 03266

TWIN PINES HOUSING TRUST
PO Box 983 Lebanon, NH
03766

THE HOUSING PARTNERSHIP* Phoebe Hart House - The
Hill Portsmouth, NH 03801

LACONIA AREA COMMUNITY LAND TRUST
PO Box 6104 Laconia, NH 03246

** NOTE: Although it is not a land trust, the Housing Partnership is a non-profit agency which develops and promotes affordable housing.*

APPENDIX D

FARMERS HOME ADMINISTRATION COUNTY OFFICES

BERLIN
136 Pleasant Street
Berlin, NH 03570
752-1328

CLAREMONT
27 Mulberry Street
PO Box 1149
Claremont, NH 03743
542-8751

CONCORD
Concord Center PO Box 321 10
Ferry St. Concord, NH
03301 224-9597

CONWAY
6 Washington Street
PO Box 1020
Conway, NH 03818
447-3318/9

EPPING
241 Calef Highway
Telly's Plaza Epping,
NH 03042

KEENE
Colony Mill Market Place
222 West Street
Keene, NH 03431
352-2764

LACONIA
65 Water Street
Laconia, NH 03247
528-1902/4208

LANCASTER
RFD #2, PO Box 235
Lancaster, NH 03584
788-2588

WOODSVILLE
Swift Water Road RR 2,
PO Box 148A
Woodsville, NH 03705
747-2777/8

APPENDIX E

NEW HAMPSHIRE HOUSING AUTHORITIES

The state housing authority is the New Hampshire Housing Finance Authority.

NEW HAMPSHIRE HOUSING FINANCE AUTHORITY
P.O. Box 5087 Manchester, NH 03108 1-800-
439-7247

These are the New Hampshire Public Housing Authorities. Each Authority covers the community in which they are located. Contact them directly for information on applications. This list includes whether the Authority administers a Section 8 Program or Public Housing Program or both.

BERLIN
Berlin Housing Authority
10 Granite Street
Berlin, NH 03570
752-1240
Public Housing
Section 8 Program

LANCASTER
Lancaster Housing Authority
5 Middle Street
Lancaster, NH 03584
788-4636
Section 8 Program

CLAREMONT
Claremont Housing Authority
243 Broad Street
Claremont, NH 03743
542-6411
Public Housing
Section 8 Program

MANCHESTER
Manchester Housing Authority
198 Hanover Street
Manchester, NH 03104
624-2100
Public Housing
Section 8 Program

CONCORD
Concord Housing Authority
15 Pitman Street
Concord, NH 03301
224-4059
Public Housing
Section 8 Program

NASHUA
Nashua Housing Authority
101 Major Drive
Nashua, NH 03060
883-5661
Public Housing
Section 8 Program

DERRY
Derry Housing Authority
29 West Broadway Derry,
NH 03038 434-8717
Section 8 Program

NEWMARKET
Housing Authority/Town of Newmarket
34 Gordon Avenue
Great Hill Terrace
Newmarket, NH 03857
659-5444
Public Housing
Section 8 Program

APPENDIX E

(continued)

DOVER

Dover Housing Authority
62 Whittier Street
Dover, NH 03820
742-5804
Public Housing
Section 8 Program

EXETER

Exeter Housing Authority
277 Water Street
Exeter, NH 03833
778-8110
Public Housing
Section 8 Program

FRANKLIN

Franklin Housing Authority
915 Central Street
Franklin, NH 03235
934-3508
Section 8 Program

HANOVER

Hanover Housing Authority
PO Box 483
Hanover, NH 03755
634-1123
Public Housing

KEENE

Keene Housing Authority
105 Castle Street
Keene, NH 03431
Public Housing
Section 8 Program

LACONIA

Laconia Housing and Redevelopment Authority
25 Union Avenue, Sunrise Towers
Laconia, NH 03246
524-2112
Public Housing
Section 8 Program

PORTSMOUTH

Portsmouth Housing Authority
245 Middle Street
Portsmouth, NH 03801
436-4310
Public Housing
Section 8 Program

ROCHESTER

Housing Authority City of Rochester,
Wellsweep Acres
Rochester, NH 03867
332-4126
Public Housing
Section 8 Program

SALEM

Housing Authority of the Town of Salem
44 Millville Street
Salem, NH 03079
893-6417
Public Housing
Section 8 Program

SOMERSWORTH

Somersworth Housing Authority
& Comm. Development Program
9 Bartlett Ave., PO Box 31 Somersworth,
NH 03878 693-2864 *Public Housing*
Section 8 Program

WEST LEBANON

Lebanon Housing Authority
31 Riverside Circle
West Lebanon, NH 03784
Public Housing
Section 8 Program

APPENDIX F

OUTLINE

People with disabilities may need supports to live on their own. The following is a list of areas in which people typically need assistance. It can be used as a starting point for discussion of supports. Ask yourself these questions:

What strengths and capacities do I have?

What other resources are available to support me?

What resources do I still need?

SUPPORT AREAS

- Food shopping
- Cooking
- Housekeeping
- Laundry
- Personal hygiene
- Recreational activities
- Budgeting
- Paying bills
- Using a checkbook
- Money skills
- Having enough income to support myself
- Transportation
- Taking medicines
- Arranging doctor/dentist visits
- Accessibility needs
- Adaptive equipment (telephone, special fire alarms, intercoms)
- Learning new skills
- Advocacy
- Behavior
- Social skills

APPENDIX Q

INFORMATION AND REFERRAL PROGRAMS OF NEW HAMPSHIRE

STATE HELP LINE 1-800-852-3388

INFO-BANK

102 N. Main Street
Manchester, NH 03102
668-8600

*REGION SERVED: Greater Manchester
and Northern Hillsboro County*

HEADREST 14 Church

Street PO Box 221
Lebanon, NH 03766
448-4872

*REGION SERVED: Grafton County
and Windsor County, VT*

HELPLINE

Community Services Council of Merrimack County
2 Industrial Park Drive
Concord, NH 03301
225-9000 or 1-800-852-3388

*REGION SERVED: Greater Concord, Merrimack County
and Northern NH*

INFO-CENTER

Newmarket Health Center
207 S. Main Street
Portsmouth, NH 03827
659-3106

*REGION SERVED: Rockingham County
and some of Strafford County*

INFORMATION & REFERRAL OF GREATER NASHUA

268 Main Street
Nashua, NH 03060
883-9330

*REGION SERVED: Greater Nashua
and Southern Hillsborough County*

INFORMATION & REFERRAL

BelknapMill

Beacon Street, East
Laconia, NH 03246
524-2733

*REGION SERVED: Lakes Region, Belknap County, some
of Grafton County, Merrimack & Carroll Counties*

MONADNOCK UNITED WAY

Help-Line
23 Center Street
Keene, NH 03431
352-1999 or 1-800-368-4357

REGION SERVED: Monadnock Region, Cheshire County

STRAFFORD COUNTY INFORMATION & REFERRAL

Justice & Administration Building
County Farm Road
Dover, NH 03820
742-8078

REGION SERVED: Strafford County

UNITED WAY OF SULLIVAN COUNTY

PO Box 673
Claremont, NH 03743
543-0121

REGION SERVED: Sullivan County

APPENDIX H

COMMUNITY HUMAN SERVICE AGENCIES

There are many different human service agencies and community groups in New Hampshire. When inquiring about agencies in your area, be specific about the service you need. Ask questions like:

Is there an agency which helps with food shopping in my town? Is

there an agency which helps with lawn work? How can a person get a

ride into town on Thursdays? Human service agencies assist people

in the following areas:

- Elderly services
- Employment and education
- Emergency services
- Volunteer opportunities
- Financial assistance
- Clothing and furniture assistance
- Food and nutrition services
- Home care program
- Home health care
- Transportation
- Social/recreational groups

APPENDIX I

AREA AGENCIES

REGION I

Northern NH Mental Health & Develop. Services
PO Box 1000 Conway, NH 03818 447-3347

REGION VII

William J. Moore Regional Services
132 Titus Avenue
Manchester, NH 03103
668-5423

REGION II

Sullivan County Rehabilitation Center
RR 3, PO Box 305
W. Claremont Road
Claremont, NH 03743
542-8706

REGION VIII

Community Developmental Service
Portsmouth Circle Business Center
Suite 125, PO Box 3058
Portsmouth, NH 03802-3858
436-6283

REGION III

Lakes Region Community Services Council
PO Box 509
Laconia, NH 03247
524-8811

REGION IX

Developmental Services of
Strafford County 1
Forum Court, Crosby Road
Dover, NH 03820 749-4015

REGION IV

Region IV Area Agency
44 Warren Street
Concord, NH 03301 225-
4153

REGION X

Region X Community Support Services
3 Commerce Drive
Atkinson, NH 03811
893-1299

REGION V

Monadnock Developmental Services, Inc.
105 Roxbury Street
Keene, NH 03431
352-1304

REGION XI

Center of
Hope, Inc. PO Box
1400 Conway, NH
03818 356-6921

REGION VI

Area Agency for Developmental Services
32 Daniel Webster Highway
Harris Pond - Suite 22
Merrimack, NH 03054
882-6333

REGION XII

United Developmental Services
Lyme Road
Hanover, NH 03755
448-2077

APPENDIX I

(continued)

MENTAL HEALTH CENTERS

REGION I

Northern NH Mental Health & Developmental Svcs.
Washington Street, PO Box 1000
Conway, NH 03818
447-3347

REGION II

West Central NH Community Mental Health Svcs.
2 Whipple Place, Suite 202
Lebanon, NH 03766
448-0126

REGION III

Lakes Region Mental Health Center
111 Church Street
Laconia, NH 03246
524-1853

REGION IV

Central N.H. Community Mental Health Svcs., Inc.
5 Market Lane, PO Box 2032
Concord, NH 03301
228-1551

REGION V

Monadnock Family & Mental Health Services
331 Main Street
Keene, NH 03431
357-4400

REGION VI

Community Council of Nashua
7 Prospect Street
Nashua, NH 03060
889-6147

REGION VII

The Mental Health Center of Greater Manchester
401 Cypress Street Manchester, NH 03103
6684111

REGION VIII

Seacoast Mental Health Center, Inc.
1145 Sagamore Avenue
Portsmouth, NH 03801
431-6703

REGION IX

Strafford Guidance Center, Inc.
130 Central Avenue
Dover, NH 03820
742-0630

REGION X

Center for Life Management
44 Stiles Road Salem, NH
03079 893-3548

Additional copies of this handbook can be obtained by contacting the publisher. A nominal charge may be made to help defray the costs of printing.

Please write or call:

The New Hampshire Developmental Disabilities Council Concord
Center, 10 Ferry Street, Box 315 Concord, New Hampshire 03301
Telephone 603-271-3236



New Hampshire
Developmental Disabilities
COUNCIL