

## CCNTR Community Forum

Every three years the Caring Community Network of the Twin Rivers (CCNTR) holds public forums to ask the residents of the Twin Rivers area about the day-to-day challenges of living in this area. Topics covered include health, environment, cost of living, access to services, and safety.

CCNTR uses this information as it works with community partners to help solve the problems it can and to build on what is already working in the community.

The public forum for residents of

Andover, Danbury, and Salisbury will be held on Wednesday, April 4, at the Andover Elementary/Middle School at 6 PM. For more information, call 934-0177 x135.

CCNTR is one of fourteen public health networks across the state providing community needs assessment and health improvement planning. CCNTR brings people together to help them make a difference for an individual, a family, a town, or the region. For more information about CCNTR, visit [CCNTR.org](http://CCNTR.org).

## Loans And Grants Help Homeowners Fix Up

USDA Rural Development offers two repair programs that can assist very low income homeowners in completing essential repairs to their homes to remove health and safety hazards and to repair or remodel dwellings to make them accessible and usable for household members with disabilities. Typical repairs include upgrading or replacing heating systems, additional insulation, window replacement, new roofs, ramps, and system upgrades such as water, electrical, or sewage.

Eligible applicants can borrow up to \$20,000 at a fixed interest rate of 1% for a term of up to 20 years. The agency does not require a mortgage for any loans less than \$7,500. An average loan of \$5,000 would require a monthly payment of \$23 from the borrower.

Rural Development can also offer grants up to \$7,500 to homeowners, if the applicant or co-applicant are at least 62 years of age or older. Grant funds are only repaid if the applicant/co-applicant cease to occupy the home within three years of receiving the grant.

To be eligible, the applicant must own and occupy the home. The household income needs to be less than 50% of the county median income. Generally, this would range from a maximum of \$24,500 for a one-person household to \$40,600 for a family of six in Andover and other Merrimack County communities.

To receive an application or obtain additional information, please call our Concord office at 223-6035 or visit [www.rurdev.usda.gov/vt](http://www.rurdev.usda.gov/vt).

## Homeownership Seminar

By Sarah Denoncourt

Laconia Area Community Land Trust

Attend a free First Time Homebuyer Seminar in Northfield, New Hampshire to learn the tips and tools for preparing to buy your own home. Explore the possibility of homeownership on Thursday nights, April 5 through 26 from 5:30 to 8 PM.

The four-part seminar, conducted by Laconia Area Community Land Trust (LACLT) and sponsored by Franklin Savings Bank, provides straightforward information and advice about all aspects of homeownership, including costs associated with home buying and credit history requirements. Issues covered include budgeting and financial management,

credit and credit reports, shopping for a home, applying for a mortgage, home inspections, special financing programs and more.

Participants will receive the *Realizing the American Dream* manual and other materials for use in their quest of home ownership. Participants will also receive a certificate of completion that is recognized by the New Hampshire Housing Authority, the Federal Housing Administration (FHA), Rural Development, Veterans Administration (VA) and other mortgage providers.

Seating is limited and advance registration is required. To register or for more information, call Sarah Denoncourt at LACLT at 524-0747.

## Free Fitness Screening Session

How fit are you? Are you interested in getting on the road to a lifetime of fitness, health, and wellness? Michael Friedman, a physical therapist specializing in fitness and exercise at LRGHealthcare's Rehab Services will present a *free* fitness screening and education session on Tuesday, April 3, from 6 to 7:30 PM. The program will be held at LRGHealthcare Rehab Services at Franklin Regional Hospital.

Please register early, as space is limited. Call 934-9762 to register for the free program or to learn about our other programs offered through Rehab Services. We are also accepting registration for our exercise classes every Tuesday and Thursday in the month of April from 6 to 7 PM at a cost of \$35. Make your commitment to a lifetime of fitness – let LRGHealthcare's Rehab Services Department show you how.

## Franklin Community Day

The Third Annual Choose Franklin Community Day will be held on Saturday, May 12, rain or shine. The day will be filled with fun events for family and friends.

LRGH's Healthy Heart for Life Project will kick off the day with a free fun walk/run on the Winnepesaukee River Trail beginning at 8 AM. Following the walk, at 10 AM, a parade, with the theme "Franklin – A Great Place to Play" will begin at Franklin High School, heading eastbound through Central Street.

A street fair from 10 AM to 3 PM will include bounce houses, children's games, craft booths, food vendors, raffles, and sidewalk sales or flea market tables in the City's two parks as well as along the sidewalks in the downtown area. Many local service organizations

will have booth space with information regarding their programs.

Performances will take place both at the Franklin Opera House and in the downtown area. Acts currently scheduled at the Opera House are Mike Miclon, Juggler, who will perform at 11 AM and Ronald McDonald's Magic Fun Show at noon. The event will also showcase the talents of area youth with performances by students in local dance and cheering studios as well as high school and middle school band and chorus members.

If your organization or business would like to participate in either the parade or street fair, please contact Marcia Rollins at 934-3108 or [mrollins@franklin.k12.nh.us](mailto:mrollins@franklin.k12.nh.us).

## Soo-Nipi Audubon Events

By Ruth White

Soo-Nipi Audubon Chapter

Please come to the Soo-Nipi Audubon Chapter program *Neat Creatures in Costa Rica* on Friday, April 13, 7:30 PM at First Baptist Church, Main Street, New London. Fred Sladen will show pictures of some of the many fantastic critters he has seen on his many trips to the beautiful country of Costa Rica, including birds, reptiles, amphibians, mammals, insects, and some other creepy-crawly characters.

This program is open to the pub-

lic and refreshments will be served. For more information please call Ruth White at 763-4893.

On Sunday, April 1, the Soo-Nipi Audubon Chapter will sponsor a birding trip to Merrimack River, Stumpfield Marsh, and Concord birding hot spots mainly to look for concentrations of waterfowl. Please meet leader Peter Newbern at Warner Park and Ride, exit 9, I-89, at 8 AM. Bring lunch, beverage, binoculars and a scope if you have one. Inclement weather cancels the trip. Contact Peter at 763-4308.

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