Colusa-Glenn-Trinity Community Action Partnership

Administered by the Glenn County Community Action Department



LIHEAP – Low Income Household Energy Assistance Program LIHWAP - Low Income Household Water Assistance Program Application Instructions

You may qualify for LIHEAP utility assistance and/or weatherization (WX) services. To apply you must complete the attached application and submit required verifications (see list below) but not limited to. Print clearly utilizing an ink pen, no pencil or white out is allowed. An incomplete application will delay the process. Please submit copies of all required documentation. If original documentations are mailed in, we are NOT RESPONSIBLE.

Do you have a past due/overdue water or wastewater bill? **IF YES**, please complete the application in it's entirely plus pages 13-16

3-16 IT IS YOUR RESPONSIBILITY TO PREVENT	YOUR SERVICES FROM BEING SHUT OFF.			
ENERGY BILL (Current bill, must have current charges)	HOUSEHOLD INCOME (one month, within last 6 weeks)			
 Please include ALL energy bills ✓ PG& E or PUD bill (any of the following) ○ Regular Bill ○ 48 Hour Notice 	 Current check stubs (within last 6 weeks) TANF/CalWORKs passport to services printout Social Security Benefits (award letter, current year or 			
○ Shut-Off Notice ○ 15 Day Notice	bank statement printout)SSI – (current year or bank statement printout)			
✓ Propane or Oil Invoice	 Pension (current annual statement, copy of check) EDD Unemployment stubs (within last 6 weeks) or 			
 NOT Acceptable: → Detached/incomplete bills are not accepted → Closing Bills are not accepted If utilities are sub-metered: landlord must complete the Sub-metered form (Page 5) 	Current printout Disability check stubs (within last 6 weeks) Child Support printout (within last 6 weeks) Self-employed: (attach a copy of ledger for 3 months must be signed and dated)			
Client/Customer Consent Form and Authorization (CSD 081) NEW FORM (page 12) Must be signed by the Account Holder with the utility company	The following must be included if applicable: Certification of Income & Expenses form must be completed by each household member that is over the age of 18 that confirms that they have had no income within the last 6 weeks. (page 8 & 9)			
	For Weatherization services: Rental units: tenant must			
 Proof of Identification Must provide copy of valid Government ID - 	complete energy services agreement (page 10 & 11)			
Identification must include a photo	Owner occupied: must also complete energy services agreement (page 10 & 11) and provide proof of ownership			
Proof of Legal Status → US Birth certificate → Copy of Residence Card known as "green card" → copy "valid" US passport → Tribal Registration Card → Naturalization Certificate – "original" must be viewed an verified by HEAP intake staff → DD214 – Military Separation – This document must show a U.S. place of birth	If you are requesting LIHWAP (Low Income Household Water Assistance Program) submit the above verification/documentation and Complete the LIHWAP Intake Addendum Form (CSD 43-A) (page 13-14) If you are renting, the landlord/management agreement form (page 15-16) must be completed and signed by both landlord and tenant			

HOW TO SUBMIT YOUR APPLICATION

PLEASE SUBMIT COPIES IF ALL REQUIRED DOCUMENTATION AND VERIFICTIONS.

IF ORIGINAL DOCUMENTATION AND VERIFICTIONS ARE MAILED IN, WE ARE NOT RESPOSIBLE.



Mail your application to:

Glenn County CAD Attn: LIHEAP Program 345 Yolo St Orland, CA 95963

Water Bill/Statement/Invoice (current) have a MUST be past due/overdue amount

> **ONLY** fax your application if it contains a Shut Off, 15 day, or a 48 Hour Notice To (530) 865-5505

For assistance, please call (530) 865-6129 or 1-800-287-8711 ext. 6129

Department of Community Services and	Official Use Only:					
Energy Intake Form	Priority Points	Priority Points				
CSD 43 (10/2022)		A.C.C.				
Agency: Intake Init	***************************************	take Date:	Eligibility Cert			
First name	Middle Initial	Last Name		Date of Birth MM/DD/YY		
				111111111111111111111111111111111111111		
SERVICE ADDRESS – Address where you live	(this <i>cannot</i> be a P	.O. Box)		1		
Service Address				Unit Number		
Service City	Service County		Service State	Service Zip Code		
Have you lived at this residence during each	of the past 12 mor	nths?	1)**1(1)**()**()************	□ Yes □ No		
Is your service address the same as mailing a						
Do you own or rent your home?						
Mailing Address				Unit Number		
Mailing City	Mailing Count	у	Mailing State	Mailing Zip Code		
Social Security Number (SSN):		Telephone Nun	nber ()			
E-mail Address:						
PEOPLE LIVING IN HOUSEHOLD Enter the total number of people living in the household, including yourself		INCOME Enter the total numbe who receive income	' ' . 1			
Demographics: Enter the number of peo household who are:	ple in the	Enter the total gros the household:	<u>s</u> monthly incon	ne for <u>all</u> people living in		
Ages 0 – 2 Years		TANF / CalWorks	\$	****		
			SSI / SSP \$			
Ages 3 - 5 years						
Ages 6 - 18 years		SSA / SSDI	\$			
Ages 19 - 59		Paycheck(s)	\$			
Ages 60 and older		Interest	\$			
Disabled		Pension	\$			
Native American		Other	\$			
Seasonal or Migrant Farmworker		Total Monthly In	scome \$			
HOUSEHOLD MEMBERS ENTER THE INFORMATION BELOW FOR ALL HOUSEHOLD MEMBERS. If you have more than 6 people in your household, please list the information on a separate piece of paper. APPLICANT (HOUSEHOLD MEMBER 1)						
First Name	M.I. Last Name			Relationship to Applicant Self		
Date of Birth:	Race: 🗆 American	Indian or Alaska Native	☐ Asian	Hispanic/ Latino/Spanish?		
Gender: ☐ Female ☐ Male		African American		☐ Yes ☐ No		
☐ Other		awalian or Other Pacific Is		☐Unknown/Decline to		
Unknown/Decline to State		ce Other Ounknown/		State		
Amount of Gross Monthly Income (before taxes): Source of Income:						

HOUSEHOLD MEMBER 2				
irst Name	M.I.	Last Name		Relationship to Applicant
Date of Birth:	Race:	☐ American Indian or	Alaska Native 🗀 Asian	Hispanic/Latino/Spanish?
Gender: 🗆 Female 🗆 Male		☐ Black or African Am	nerican	☐ Yes ☐ No
□ Other	l		Other Pacific Islander White	☐Unknown/Decline to
☐ Unknown/Decline to State	J		er □Unknown/Decline to State	State
Amount of Gross Monthly Income (befor	re taxes):	Source of Income:	
OUSEHOLD MEMBER 3				
irst Name	M.i.	Last Name		Relationship to Applicant
Date of Birth:	Race	American Indian or	Alaska Native	Hispanic/ Latino/Spanish?
Gender: Female Male	, Nace.	☐ Black or African Am		☐ Yes ☐ No
Gender: ☐ Female ☐ Iviale ☐ Other			Other Pacific Islander 🗆 White	☐Unknown/Decline to
☐ Unknown/Decline to State			er Unknown/Decline to State	State
amount of Gross Monthly Income (before	re tayor		Source of Income:	-
amount of Gross Monthly Income (below	e taxes	·1·	Source of income.	
OUSEHOLD MEMBER 4	T			D-I-M 12-12-12-12-12-12-12-12-12-12-12-12-12-1
irst Name	M.I.	Last Name		Relationship to Applicant
Pate of Birth:	Race:	☐ American Indian or	Alaska Native 🗆 Asian	Hispanic/ Latino/Spanish
Sender: 🗆 Female 🗆 Male	1	☐ Black or African An	nerican	☐ Yes ☐ No
☐ Other	1	☐ Native Hawaiian or	r Other Pacific Islander 🗆 White	☐Unknown/Decline to
☐ Unknown/Decline to State		☐ Multi-Race ☐ Othe	er 🗆 Unknown/Decline to State	State
Amount of Gross Monthly Income (befo	re taxes	5):	Source of Income:	
HOUSEHOLD MEMBER 5				
First Name	M.I.	Last Name		Relationship to Applicant
Date of Birth:	Race:	☐ American Indian o	r Alaska Native 🛘 Asian	Hispanic/ Latino/Spanish
Gender: ☐ Female ☐ Male	- 110001	☐ Black or African Ar		☐ Yes ☐ No
□ Other			r Other Pacific Islander □ White	☐Unknown/Decline to
☐ Unknown/Decline to State	1		er □Unknown/Decline to State	State
Amount of Gross Monthly Income (befo	re taxes		Source of Income:	
HOUSEHOLD MEMBER 6				
First Name	M.I.	Last Name		Relationship to Applicant
	Race:		r Alaska Native 🗆 Asian	Hispanic/ Latino/Spanish
			☐ Yes ☐ No	
		☐ Black or African Ar		
		☐ Native Hawaiian o	r Other Pacific Islander 🗆 White	☐Unknown/Decline to
Gender: 🗆 Female 🗀 Male		☐ Native Hawaiian o	r Other Pacific Islander □ White er □Unknown/Decline to State	☐ Unknown/Decline to State
	ore taxe	☐ Native Hawaiian o☐ Multi-Race ☐ Oth	r Other Pacific Islander 🗆 White	· ·
Gender: □ Female □ Male □ Other □ Unknown/Decline to State	pre taxe	☐ Native Hawaiian o☐ Multi-Race ☐ Oth	r Other Pacific Islander □ White er □Unknown/Decline to State	· ·

PAY BILL						
To which energy bill (CHOOSE ONLY ONE) do you want the LIHEAP benefit to be applied?						
□ Natural Gas □ Electricity □ Wood □ Propane □ Fuel Oil □ Kerosene □ Manufac	tured log					
Enter the energy company and account number:						
Company Name: Account #:						
Is your utility service shut-off? Yes No						
Do you have a past due notice?						
Are your utilities included in rent or submetered?						
Are your utilities all electric?						
Is your Natural Gas Company the same as your Electric Company? Yes No						
WOOD, PROPANE or FUEL OIL SERVICE (WPO)						
	□ No □ N/A					
List the approximate number of days until you run out of fuel (Wood, Propane, Oil, Kerosene,	Other Fuels).					
Number of Days: N/A						
ENERGY INFORMATION	1					
The questions below are MANDATORY. Please check all energy sources used to heat your h						
A copy of all recent energy bills and/or receipts for any home energy cost must be provided.						
NOTE: A copy of an electric bill must be included even if you do not use electricity to heat you	our home.					
What is the main fuel used to HEAT your home? One main heating source MUST be checked.	atured law C Polists C Other Fuel					
☐ Natural Gas ☐ Electricity ☐ Wood ☐ Propane ☐ Fuel Oil ☐ Kerosene ☐ Manufa In addition to your main heating source, do you ever use any of the following to heat your						
☐ Natural Gas ☐ Electricity ☐ Wood ☐ Propane ☐ Fuel Oll ☐ Kerosene ☐ Manufactu						
Are you the account holder: Electric Bill 🗆 Yes 🗀 No Natural Gas Bill 🗀 Y	es 🗆 No					
The information on this application will be used to determine and verify my eligibility for assistance. By to CSD, its contractors, consultants, other federal or state agencies (CSD Partners) and to my utility consultants about my household's utility account, energy usage and/or other information needed to provide service of the form. My consent shall be effective for the period beginning 24 months prior to, and continuing understand that if my application for LIHEAP/DOE benefits or services is denied, or if I receive untimely may initiate a written appeal with the local service provider and my appeal shall be reviewed no later that not satisfied with the local service provider's decision I may then appeal to the Department of Communities 22, California Code of Regulations section 100805. If applicable, I hereby authorize installation of cost to me. I declare, under penalty of perjury, that the information on this application is true, correct, for the purpose of paying my energy costs.	npany and its contractors, to share information less and benefits to me as described at the end for 36 months after, the date signed below. It response or unsatisfactory performance, I han 15 days after the appeal is received. If I am nity Services and Development pursuant to weatherization measures to my residence at no					
x						
*** APPLICANT'S SIGNATURE ***	Date					
AGENCY NAME: Community Services and Development (CSD). UNIT RESPONSIBLE FOR MAINTENANCE: Home Energy Assistance Program (HEAP). AUTHORITY: Government Code Section 16367.6 (a) Names CSD as the agency responsible for managing HEAP. PURPOSE: The information you provide will be used to decide if you are eligible for a LIHEAP payment and/or weatherization services. GIVING INFORMATION: This program is voluntary. If you choose to apply for assistance, you must give all required information. OTHER INFORMATION: CSD uses statistical definitions from the annual update of the Department of Health and Human Services' State Median Income, Federal Income Poverty Guidelines, to determine program eligibility. During application processing, CSD's designated subcontractor may need to ask you for more information to decide your eligibility for either or both programs. ACCESS: CSD's designated subcontractor will keep your completed application and other information, if used, to determine your eligibility. You have the right to access all records holding information about you. CSD does not discriminate in the provision of services on the basis of race, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, marital status, sex, age, or sexual orientation.						
ANNUALARY, NO MOTERLA OUT THE IMPONANTION DELOW: THE CECTION IS EAR						
APPLICANT: DO NOT FILL OUT THE INFORMATION BELOW. THIS SECTION IS FOR						
Utility Assistance being provided under which program $ ightarrow \ \square$ HEAP $\ \square$ Fast Track $\ \square$ H	EAP WPO 🗀 ECIP WPO					
Utility Assistance being provided under which program → □ HEAP □ Fast Track □ H Base Benefit \$ Supplement \$ Total Benefit \$	EAP WPO 🗀 ECIP WPO					
Utility Assistance being provided under which program $ ightarrow \ \square$ HEAP $\ \square$ Fast Track $\ \square$ H	EAP WPO					

Please list below the name and age of ALL perapplication.	sons in y	our household and retur	n th	is page w	ith your
Name	Age	Disabled			
	1.00				
}					
	ļ				
I declare that I and/or one of my household in "Rehabilitation Act of 1973"(applic			the	meaning	of
Please check what type of assistance you are	applyin	g for <i>(only one):</i>			
PG& E PUD PROPANE O	IL	Kerosene 🔲 Wood			
If you are requesting wood assistance, please	e comple	ete below:			
Wood Provider:					
Wood Providers Mailing Address:				······································	
Wood Providers phone #:					
Are you also applying for Weatherization	(WX)	services?:		Yes	No
If yes, and you are a renter - complete the Occupant". (page 10&11) Once its determined the property owner will have to complete	nined th	nat "dwelling/unit" has			
If you are the owner – complete the attact 10&11). You must submit proof of owner Statement or Grant Deed)		- ,			
Please understand that for WX services y burden point	ou will	be placed on a waiting	g lis	t based	on enegy
How did you hear about the program?					
Received assistance in the past Mail	ler 🔲	Service Provider/Agency		Other	·

ONLY COMPLETE IF IT APPLIES

Definition of dwelling:

To qualify as an eligible dweling Mobile Home/RV must not be moveable/mobile (i.e. wheel have been removed and a porch attached. Mobile Home/RV must reside in the mase loation for a reasonable length of time.

, certifi I/Property Managen	y that utilities are included nent)				
n at: ddress of tenant)					
energy cost for(Name of Renter/Tenant)					
RENT	\$				
GAS	\$				
ELECTRIC	\$				
TOTAL	\$				
Signature: _	Landlord/Manager				
	I/Property Management at: ddress of tenant) Renter/Tenant) RENT GAS ELECTRIC TOTAL				

CLIENT EDUCATION CONFIRMATION OF RECEIPT

Name of Occupant	Age of Dwelling					
Address of Dwelling						
Confirmation of Receipt						
I have received the following information:	nt I and Harand Information					
Lead-Safe Education — A copy of the pamphlet, <u>Renovate Right: Importation of Families, Child Care Providers, and Schools</u> , informing me of the potential						
exposure from weatherization/renovation activity to be performed in my dv						
Energy Education - Information regarding changes I can make in order to	reduce the energy					
consumption of my household.						
Mold and Moisture Education - A copy of the pamphlet, <u>A Brief Guide to Home</u> , informing me of how to clean up residential mold problems and ho						
Budget Counseling - Information regarding personal financial management						
Radon Education - A copy of the pamphlet, A Citizen's Guide to Radon,	informing me of the potential					
risk of radon and how to lower the radon level in my dwelling unit.						
Signature of Recipient Date						
	Supplied the Principle of the Control of the Contro					
Self-Certification Option	11' 1' 1 1					
I certify that I attempted to deliver the following educational information to the d						
☐ Lead-Safe ☐ Energy ☐ Mold/Moisture ☐ Budget Cou	nseling Radon					
If the information was delivered but a signature was not obtainable, you may che	eck the appropriate box below.					
Refusal to Sign — I certify that I have made a good faith effort to deliver						
unit listed above at the date and time indicated and that the occupant refuse						
receipt. I further certify that I have left a copy of the information at the uni						
Unavailable for Signature — I certify that I have made a good faith effor						
the dwelling unit listed above and that the occupant was unavailable to sig further certify that I have left a copy of the information at the unit by slidir						
Attempted delivery dates and times	8					
Date Time Date Time Date	Time					
Signature (Agency Representative) Print name						
Mailing Option:						
I certify that I have mailed the following educational information to the dwelling	listed above (attach copy of					
Certificate of Mailing for lead-safe education only):						
☐ Lead-Safe ☐ Energy ☐ Mold/Moisture ☐ Budget Cou						
Signature (Agency Representative) Print name	Date mailed					

CSD 600 (Rev. 3/24/06)

STATEMENT OF CITIZENSHIP or NON-CITIZEN STATUS FOR PUBLIC BENEFITS

Name of the Applicant Requesting Energy Services	Date					
4						
Name of Demand Address Constant Production						
Name of Person Acting for Applicant, if any	Relationship to Applicant					
Public Benefits To Citizens And N	on-Citizens					
Citizens and Nationals of the United States who meet all eligibility re	equirements may receive services under the					
Low-Income Home Energy Assistance Program and/or the Department	of Energy Low-Income Weatherization					
Assistance Program and must fill out Sections A and D.						
Non-Citizens who meet all eligibility requirements may receive service	es under the Low-Income Home Energy					
Assistance Program and/or the Department of Energy Low-Income We	atherization Assistance Program and must					
complete Sections A, B or C, and D.						
Section A: Citizenship/Non-Citizen St	atus Declaration					
1. Is the applicant a citizen or national of the United States?	☐ Yes ☐ No					
If the answer to the above question is yes, where was he/she born?	City/State					
2. To establish citizenship or naturalization, please submit one of the c	locuments on List A (attached hereto) which					
is legible and unaltered to establish proof.						
If you are a Citizen or National of the United States, please go direct	ly to Section D					
If you are a Non-Citizen, please complete Section B, or, if applicable,						
Section B; Non-Citizen Status D	ACCOUNTS AND ACCO					
Important: Please indicate the applicant's non-citizen status below, ar						
The no citizen status documents listed for each category are the most of						
States Immigration and Naturalization Service (INS) provides to non-countries of your non-citizen status even if not listed be						
☐ 1. An alien lawfully admitted for permanent residence under the In						
Evidence includes:	iningration and Naturalization 730t (11473).					
• INS Form I-551 (Alien Registration Receipt Card, commonly	v known as a "green card"); or					
 Unexpired Temporary I-551 stamp in foreign passport or on 						
☐ 2. An alien who is granted asylum under section 208 of the INA. I						
 INS Form I-94 annotated with stamp showing grant of asylu 	m under section 208 of the INA;					
 INS Form I-688B (Employment Authorization Card) annota 	ted "274a.12(a)(5)";					
 INS Form I-766 (Employment Authorization Document) and 	notated "A5";					
 Grant letter from the Asylum Office of INS; or 						
 Order of an immigration judge granting asylum. 						
☐ 3. A refugee admitted to the United States under section 207 of the						
• INS Form I-94 annotated with stamp showing admission und						
• INS Form I-688B (Employment Authorization Card) annota						
• INS Form I-766 (Employment Authorization Document) and	iolated A5; or					
 INS Form I-571 (Refugee Travel Document) 4. An alien paroled into the United States for at least one year und 	er section 212(d)(5) of the INA Evidence					
includes:	or seemon 212(a)(b) or the firm. Evidence					
 INS Form I-94 with stamp showing admission for at least or 	ne year under section 212(d)(5) of the INA					
(Applicant cannot aggregate periods of admission for less than one year to meet the one-year requirement.)						

5. An alien whose deportation is being withheld under section 243(h) of the INA	
1997) or section 241(b)(3) of such Act (as amended by section 305(a) of divisi	on C of Public Law 104-208).
Evidence includes:	
• INS Form I-688B (Employment Authorization Card) annotated "274a.12(a	•
• INS Form I-766 (Employment Authorization Document) annotated "A10";	
Order from an immigration judge showing deportation withheld under section.	
effect prior to April 1, 1997, or removal withheld under section 241(b)(3) of	
\square 6. An alien who is granted conditional entry under section 203(a)(7) of the INA a	is in effect prior to April 1, 1980.
Evidence includes:	i
 INS Form I-94 with stamp showing admission under section 203(a)(7) of the 	
 INS Form I-688B (Employment Authorization Card) annotated "274a.12(a)(3)"; or
 INS Form I-766 (Employment Authorization Document) annotated "A3." 	i
7. An alien who is a Cuban or Haitian entrant (as defined in section 501(e) of the Act of 1980). Evidence includes:	Refugee Education Assistance
 INS Form I-551 (Alien Registration Receipt Card, commonly known as a " 	'green card") with the code
CU6, CU7, or CH6;	with the eads CLI6 or CLI7; or
• Unexpired temporary I-551 stamp in foreign passport or on INS Form I-94	Vitil the code Coo of Co7, of
• INS Form I-94 with stamp showing parole as "Cuban/Haitian Entrant" und	
INA; or paroled after 10/10/80 in the special status for nationals of Cuba o	
8. An alien paroled into the United States for less than one year under section 21	2(u)(3) of the five. (Evidence
includes INS Form I-94 showing this status.)	ates for a limited period of time
9. An alien not in categories 1 through 8 who has been admitted to the United St	ates for a fiffice period of time
(a nonimmigrant). Non-immigrants are persons who have temporary status fo	r a specific purpose. (Evidence
includes INS Form I-94 showing this status.)	but am unable to provide
10. I self-certify that I am a U.S. citizen or non-citizen national or qualified alien	~ (ECID) component of the
documentation. (Only allowable under the Energy Crisis Intervention Program	ii (ECIF) component of the
LIHEAP Program.)	2000年度,1000年度
Section C: Declaration for Certain Battered Alie	
Important: Complete this section if the applicant, the applicant's child, or the applicant is the applicant in the applicant in the applicant is the applicant in the applicant in the applicant is the applicant in the applicant in the applicant is the applicant in the applicant in the applicant is the applicant in the applicant	cant child's parent has been
battered or subjected to extreme cruelty in the United States by a spouse or parent.	0.00
1. Has the INS or the EOIR granted a petition or application filed by or on behal	
applicant's child, or the applicant child's parent under the INA or found that a	
prima facie case for granting permission to stay in the United States? Evidence	ce includes one of the
documents on List B (attached hereto).	
2. Has the applicant, the applicant's child, or the applicant child's parent been be	ittered or subjected to extreme
cruelty in the United States by a spouse or parent, or by a spouse's or parent's	
same house (where the spouse or parent consented to or acquiesced in the batt	tery or cruelty)?
Section D: Certification	
I DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CA	
ANSWERS I HAVE GIVEN ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLE	
Applicant's Signature	Date
Signature of Person Acting for Applicant	Date

Department of Community Services and Development

CSD 43B (rev.12/2013)

Name and Address

CERTIFICATION OF INCOME AND EXPENSES

You are being asked to complete this form because you requested assistance, and state that your entire household cannot provide proof of income. The State of California requires the applicant to report all sources of income. This form will help us understand how you are meeting expenses. Please complete the information below:

Name) ;		··· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ··						
Addre	ess:								
Secti	on 1:	Do you have sources of Income you forgot to report?							
YES	NO	During the previous month have you been employed part time?							
YES	NO	During the	previous month have you been se	lf-employed?					
YES	NO	work, child	care, donating blood, etc?		orm only once in a while, like yard				
YES	NO	phone num	ber of the person who gave you t	he gift:	e? If yes, please list the name and				
YES	NO		previous month did you receive ar	A SECOND PROPERTY OF THE PROPERTY OF THE PARTY OF THE PAR	to the control of the				
V		Worker'		GOVERNMENT SPONSORED BENEF	ITS CHILD SUPPORT				
YES	NO	i	eive any of the following (circle an	I	COME INSURANCE BENEFITS				
	L	Пиии	IY PENSION TRIBAL	CASINO PAYMENTS RENTAL INC	and a construction of the community of the community of the contract of the contract of the community of the community of the contract of the				
			nding your savings or borrowi		and below, if needed (DOE only) or secutive Director Sign here				
mone YES	·		ly expenses?						
150	NO	How much	ing savings or a home equity loar ?	! !					
YES	NO		ing some other asset?						
YES	NO	How much							
YES	NO	Are you bo How much	rrowing from some other source? ?						
Secti	ion 3:	Please tell u	is how you paid these monthly	expenses during the previous	s months:				
EXPE		MONTHLY COST	HOW HAS THE EXPENSE BEEN PAID?	IF SOMEONE ELSE PAYS FOR YO					
Rent		\$		Name:	Phone:				
Mortg	age			Address:					
Utili		\$		Name:	Phone:				
Bill	s			Address:					
Foo	od	\$	THE BASE OF THE STATE OF THE ST	Name:	Phone:				
	ŀ			Address:					
Secti	ion 4:	If none of th	ne above applies to you, please	explain how your monthly exp	penses were paid:				
	ature:	···-							
inform	nation.		n that I believe these facts are accura		ider my permission to verify this				
Sian	ature				Date				
5				···					

Department of Community Services and Development

CSD 43B (rev.12/2013)

CERTIFICATION OF INCOME AND EXPENSES

You are being asked to complete this form because you requested assistance, and state that your entire household cannot provide proof of income. The State of California requires the applicant to report all sources of income. This form will help us understand how you are meeting expenses. Please complete the information below:

Name	and	Address		•				
Name	e:							
Addre	988:							
Secti	on 1:	Do you hav	e sources of income you forgot	to report?				
YES	NO	During the	previous month have you been en	mployed part time?				
YES	NO	During the	previous month have you been se	lf-employed?				
YES	NO		previous month did you receive m care, donating blood, etc?	noney for any work that you perfo	orm only once in a while, like yard			
YES	NO		previous month have you received the person who gave you t		e? If yes, please list the name and			
YES	NO	During the	previous month did you receive a	*				
		Worker		GOVERNMENT SPONSORED BENEF	ITS CHILD SUPPORT			
YES	NO	Do you red	elve any of the following (circle an					
		Annui	TY PENSION TRIBAL	. CASINO PAYMENTS RENTAL INC				
Secti	on 2:	Are you sp	ending your savings or borrowi		mp below, if needed (DOE only) or xecutive Director Sign herc			
mone	ey to	cover month	nly expenses?	TAXA CL III.	хесличе опецог оди иле			
YES	NO	Are you us How much	sing savings or a home equity loar n?	1?				
YES	NO	Are you us How much	sing some other asset? n?					
YES	NO	Are you bo	orrowing from credit cards?					
YES	NO		orrowing from some other source?					
Secti	on 3	Please fell	us how you paid these monthly	expenses during the previous	months:			
EXPE		MONTHLY COST	HOW HAS THE EXPENSE BEEN PAID?	IF SOMEONE ELSE PAYS FOR YOU				
Rent	or	\$	A, M.V. W. BERDY HAVE BEEN AND AN ARCHITECTURE OF THE PROPERTY	Name:	Phone:			
Mortg	age			Address:				
Utili	ty	\$		Name:	Phone:			
Bill				Address:	1			
Foo	od	\$	THE PART OF THE PA	Name:	Phone:			
				Address:				
Secti	ion 4	: If none of t	he above applies to you, please	explain how your monthly exp	penses were paid:			
					•			
Signa	ature	:						
inform	nation.		m that I believe these facts are accurated federal or state law for knowingly male		ider my permission to verify this			
Sign	ature				Date			
יייפיי ו	~~~				l <u> </u>			



STATE OF CALIFORINA
DEPARTMENT OF COMMUNITY SERVICES AND DEVELOPMENT
CSD 515A (Rev. 2/12/16)

ENERGY SERVICE AGREEMENT FOR OCCUPANT

Select th	e Dwelling Ty	pe pe			a sabayellinen	ntormation I am the		
Single-F	amily [Mobile Home		Multi-Unit		Owner-Occupant		Tenant 🗀
Owner-C	Occupant or Te	nant (Print or type nan	ne)	. Ow	iich Occiloante	etenememorne Address	lojje:	
Apt./Unit	No.	City			584 * 1970 (\$184 \$184 \$184 \$18 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1	ZIP Code		Telephone Number
Owner-C	occupant or Te	nant Email Address	ann ann an	orkaliden i det greek en sterne en de sterne en New Classe				Owner-Occupant or Tenant FAX Number
				(to be con	ipleted by the C)wner-Occupant	or Tena	
-		the following TERM SD) weatherization p	-		imary residence to	receive services fro	om the D	epartment of Community Services and
	•	the above-listed pro	•					
	photos only	of weatherization wo	ork to be	performed o	or deferred (as it re	elates to individual o	r whole h	perform assessments, conduct diagnostics, take nouse services), install feasible weatherization ndards to the above-listed dwelling.
3.	3. I acknowledge that an assessment of my dwelling is necessary to determine the work that can be performed and that the work that is available may be limited due to the needs and condition of my residence, identified work may not be provided if it does not meet all program requirements and specifications and may lead to full or partial deferral of work. My refusal of certain work may prevent the installation of other identified work in accordance to program requirements.							
4.		ease and pledge to h a summarized list, e						n any liability in connection with the work misconduct.
5.								
6.	6. I grant the Contractor/Agency, local, State and/or Federal inspectors permission to enter the dwelling after reasonable notice to perform inspections to verify the existence and quality of work performed by the Contractor/Agency and compliance with local, State, and/or Federal building codes and programmatic guidelines and acknowledge that a permit may be required for specific weatherization work. I understand that I may be held financially responsible for the weatherization work if I refuse to allow access for inspection and permitting purposes.							
7.	7. I shall not remove any permanently installed energy conservation measures unless they are damaged or no longer functional in the residence from where they were installed.							
Į.	I acknowled	ifications For Owne ge and agree that th or at least sixty days	is proper	ty is not for	sale at the time o		rogram a	nd will not be offered for sale or otherwise
9.	Mobile home	<u>e units only</u> : I ackno	wledge t	hat I may no	ot receive services	s that require a perm	nit if the r	egistration on the mobile unit is not up-to-date.
	I acknowled	ifications For Tena ge that the Rental P for Rental Property (roperty C	Owner must			e permis	sions by signing CSD 515B Energy Service



STATE OF CALIFORINA DEPARTMENT OF COMMUNITY SERVICES AND DEVELOPMENT CSD 515A (Rev. 2/12/16)

ENERGY SERVICE AGREEMENT FOR OCCUPANT

- 11. I understand that the Property Owner cannot raise the rent of the unit for a period of two years from the date of weatherization because of the increased value of the unit due solely to weatherization measures provided by the Contractor/Agency (allowable factors for rent increase include an actual increase in property taxes, actual cost of amortizing other improvements to the property accomplished after the date of work completed by the Contractor/Agency, or actual increases in expenses of maintaining and operating this property).
- 12. I acknowledge that I have been provided a copy of this Agreement explaining its terms effective for a two year period after weatherization services have been completed. Complaint Process: In the event the provisions of this Agreement related to increased rent or the landlord's failure to decrease utility costs for master metered units are not met, tenants may contact the Contractor/Agency to submit a verbal or written complaint, which will be investigated by the Department of Community Services and Development. Contractor/Agency contact information is located on this Agreement under the section entitled, "Contractor/Agency Assurance."
- 13. I may retain the replacement energy conservation measure installed by the CSD weatherization program(s) if the replaced appliance was my personal property.

! CERTIFY THAT I am the Owner-Occupant or Tenant residing in the dwelling listed above that serves as my primary residence and that all given statements are true and correct to the best of my knowledge. I have read and understand these TERMS and RELEASE, and agree to be bound by all of its terms and conditions in order to receive weatherization services under the CSD weatherization program(s).

of its terms and conditions in order to receive weatherization services under the CSD weatherization program(s).							
Owner-Occupant or Tenant's Signature Date						Date	
			Gontractor/Agency Assurance Address				
CSLB Number (if applicable) City		City		ZIP Code	Contractor/Agency Telephone Number		
Contractor/Agency Email Address			Contractor/		Contractor/Agency	tractor/Agency FAX Number	
	ntractor/Agency agrees to	-		A section of the sect	DESCRIPTION OF THE PROPERTY OF		
1.	Shall be responsible for the feasible cost of weatherization measures performed other than cash contribution from the Owner or Owner Agent, if applicable, and any subsequent non-compliance.						
2.	Shall ensure that the Contractor/Agency is properly insured.						
3.	. Shall ensure that work is conducted in a professional manner and meets program and building code standards.						
4.	Shall not make any significant structural changes to the dwelling without requesting written permission specifically describing the change from the dwelling owner.						
5.	Shall provide in writing a list of all weatherization measures installed in the unit.						
6. Shall assure that the owner, or owner's agent, and tenant data shall be maintained in a confidential manner to assure compliance with the Information Practices Act of 1977, as amended, and the Federal Privacy Act of 1974, as amended.							
Agency Program Manager's Signature		Agency Program	gram Manager's Name (Print name) Date		Date		

Department of Community Services and Development

Account Holder Authorization and Consent Form CSD Form 081 (Rev. 12/17)

ACCOUNT HOLDER NAME(S) AND MAILING ADDRES Account Holder's Full Name	SS				
Account holder's Full Name					
Account Holder's mailing address (Street)				Unit Number (if any)	
(City)			State	Zip Code	
Is the utility service address the same as the account	holder	's mailing address?	1 🔲	No	
Full Name of Applicant for Benefits (from Form 43)					
Utility Service Address (Street)				Unit Number (if any)	
(City)	Zip Code				
UTILITY INFORMATION Please enter your utility company name and service account number below (you can find the account number on your bill). If different companies provide your electricity and gas services, please enter the name and account number for both utilities.					
Name of Utility Company		Service Account Number			
Name of Utility Company (if you have a second Utility Company)		Service Account Number			
AUTHORIZATION AND CONSENT					
By signing this form, you (Account Holder) give your authorization and consent (permission) to CSD, its contractors, consultants, other federal or state agencies (CSD Partners) and to your utility company and its contractors, to share information about your property's utility account, meter usage and energy consumption data, and other information as needed for the period beginning 24 months prior to, and continuing for 36 months after, the date signed below. The information you authorize us to obtain and share will be used for the purposes of evaluating home energy usage of program beneficiaries so that CSD can: a) measure the effectiveness of the services we provide by determining how much your utility bills are reduced and how much our services reduce carbon emissions (air pollution), and b) report these results to federal and state authorities that fund and oversee energy assistance programs in California. CSD, its contractors, consultants, other federal or state agencies and affiliated programs (CSD Partners), working cooperatively with your utility company and its contractors, use this information to provide services that assist low-income families, such the applicant, to pay their home energy bills and mange those energy needs for the purposes stated in this Authorization.					
Signature of Account Holder Date		Name of CSD Contractor/Parti	ner Organizatio	n	
REVOCATION OF AUTHORIZATION AND CONS You agree that your consent shall remain in effect for 36 revoked by written notice mailed to: CSD Energy & Envi Sacramento, CA 95833. Revocation will be effective upon Authorization was valid. APPLICABLE PROGRAMS	3 mont ronme	ental Services Division, 2389	Gateway Oal	ks Drive, Suite 100,	
WLLFIOWDEE LUOGUMING					

Some of the programs CSD oversees or partners with include:

- CSD Federal Low-Income Home Energy Assistance Program (LIHEAP)
- CSD Federal Department of Energy Weatherization Assistance Program (DOE WAP)
- State Low-Income Weatherization Program (LIWP)
- Department of Housing and Urban Development (HUD) Lead Hazard Control and Healthy Homes Program
- Utility Company Energy Savings Assistance (ESA) Program
- Utility Company California Alternate Rates for Energy (CARE) Program

Department of Community Services a LIHWAP Intake Addendum Form	ficial Use Only:					
CSD 43 -A (04/2022)	C.C.					
		N-4-				
Agency: Intake Ir			ligibility Cert E			
Do you own or rent your home?	•••••••			🗆 Own 🕒 Rent		
		ивеrs. d, please list the information on a separate p	piece of paper.	•		
APPLICANT (HOUSEHOLD MEMBER 1)	I	Y				
First Name	M.I.	Last Name		Relationship to Applicant Self		
Date of Birth: Gender: ☐ Female ☐ Male ☐ Other ☐ Unknown/Decline to State	Race:	☐ American Indian or Alaska Native ☐ Asi ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islande ☐ Multi-Race ☐ Other ☐ Unknown/Declir	r □ White	Hispanic/ Latino/Spanish? ☐ Yes ☐ No ☐ Unknown/Decline to State		
HOUSEHOLD MEMBER 2						
First Name	M.I.	Last Name		Relationship to Applicant		
Date of Birth: Gender: □ Female □ Male □ Other □ Unknown/Decline to State	Race:	☐ American Indian or Alaska Native ☐ Asi ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islande ☐ Multi-Race ☐ Other ☐ Unknown/Declir	r □ White	Hispanic/ Latino/Spanish? ☐ Yes ☐ No ☐ Unknown/Decline to		
HOUSEHOLD MEMBER 3	· · · · ·					
First Name	M.I.	Last Name		Relationship to Applicant		
Date of Birth: Gender: ☐ Female ☐ Male ☐ Other ☐ Unknown/Decline to State	Race:	☐ American Indian or Alaska Native ☐ Asi☐ Black or African American☐ Native Hawaiian or Other Pacific Islande☐ Multi-Race☐ Other☐ Unknown/Decli	r 🗆 White	Hispanic/ Latino/Spanish? ☐ Yes ☐ No ☐ Unknown/Decline to State		
HOUSEHOLD MEMBER 4	T	1		5 L.C L. A. D		
First Name	M.I.	Last Name		Relationship to Applicant		
Date of Birth: Gender: ☐ Female ☐ Male ☐ Other ☐ Unknown/Decline to State	Race:	 □ American Indian or Alaska Native □ As □ Black or African American □ Native Hawalian or Other Pacific Islands □ Multi-Race □ Other □ Unknown/Declin 	er 🗆 White	Hispanic/ Latino/Spanish? ☐ Yes ☐ No ☐ Unknown/Decline to State		
HOUSEHOLD MEMBER 5						
First Name	M.I.	Last Name		Relationship to Applicant		
Date of Birth: Gender: ☐ Female ☐ Male ☐ Other ☐ Unknown/Decline to State HOUSEHOLD MEMBER 6		☐ American Indian or Alaska Native ☐ As☐ Black or African American☐ Native Hawaiian or Other Pacific Islande☐ Multi-Race☐ Other☐ Unknown/Decli	er 🗆 White h	Hispanic/ Latino/Spanish? ☐ Yes ☐ No ☐Unknown/Decline to State		
First Name	M.I.	Last Name		Relationship to Applicant		

Col. I							
Date of Birth:	Race: American Indian or Alaska Native Asian	Hispanic/ Latino/Spanish?					
Gender: ☐ Female ☐ Male	☐ Black or African American	☐ Yes ☐ No					
☐ Other	☐ Native Hawalian or Other Pacific Islander ☐						
☐ Unknown/Decline to State	☐ Multi-Race ☐ Other ☐ Unknown/Decline	to State State					
HOUSEHOLD MEMBER 6							
First Name	M.I. Last Name	Relationship to Applicant					
Date of Birth:	Race: American Indian or Alaska Native Asian	Hispanic/Latino/Spanish?					
Gender: ☐ Female ☐ Male	☐ Black or African American	☐ Yes ☐ No					
□ Other	☐ Native Hawaiian or Other Pacific Islander ☐	☐ White ☐ Unknown/Decline to					
☐ Unknown/Decline to State	☐ Multi-Race ☐ Other ☐ Unknown/Decline						
D Midd-Nace Dottler Donkhowny Decline to State State							
Are you or someone in your household (CURRENTLY receiving CalWorks (Cash Aid)?	□ Yes □ No					
Have you or someone in your household	received LIHEAP assistance in the past 120 days?	☐ Yes ☐ No					
PAY BILL							
To which bill, includes property tax state	ments, (CHOOSE ONLY ONE) do you want the LIHWA	P benefit to be applied? (Attach					
complete copy of most recent bill or receipt)							
☐ Water Bill ☐ Wastewater Bill ☐ \	Nater and Wastewater is Combined in One Bill						
Enter the water/wastewater company a	nd account number:						
Company Name:	Account #:						
Is your utility service shut-off?	☐ Yes ☐ No						
Do you have a past due notice or past due balance on your bill? Yes No							
Are your utilities included in rent or sub							
The information on this application will be used to determine and verify my eligibility for assistance. By signing below, I give my consent (permission) to CSD, its contractors, consultants, other federal or state agencies (CSD Partners) and to my utility company and its contractors, to share information about my household's utility account and/or other information needed to provide services and benefits to me as described at the end of the form. I understand that if my application for LIHWAP benefits or services is denied, or if I receive untimely response or unsatisfactory performance, I may initiate a written appeal with the local service provider and my appeal shall be reviewed no later than 15 days after the appeal is received. If I am not satisfied with the local service provider's decision I may then appeal to the Department of Community Services and Development pursuant to Title 22, California Code of Regulations section 100805. I declare, under penalty of perjury, that the information on this application is true, correct, and that the funds received will be used solely for the purpose of paying my water or wastewater costs.							
X							
	NT'S SIGNATURE * * *	Date					
AGENCY NAME: Community Services and Development (CSD). UNIT RESPONSIBLE FOR MAINTENANCE: Low Income Household Water Assistance Program (LIHWAP). AUTHORITY: Government Code Section 12087.2 (b) Names CSD as the agency responsible for administering LIHWAP. PURPOSE: The information you provide will be used to decide if you are eligible for a LIHWAP benefit. GIVING INFORMATION: This program is voluntary. If you choose to apply for assistance, you must give all required information. OTHER INFORMATION: CSD uses statistical definitions from the annual update of the Department of Health and Human Services' State Median Income, Federal Income Poverty Guidelines, to determine program eligibility. During application processing, CSD's designated subcontractor may need to ask you for more information to decide your eligibility. ACCESS: CSD's designated subcontractor will keep your completed application and other information, if used, to determine your eligibility. You have the right to access all records holding information about you. CSD does not discriminate in the provision of services on the basis of race, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, marital status, sex, age, or sexual orientation. APPLICANT: DO NOT FILL OUT THE INFORMATION BELOW. THIS SECTION IS FOR OFFICIAL USE ONLY.							
Total Water or Wastewater Cost (for wa	- ter burden enly) \$ \\ \text{W}	ater Burden					
water Services Restored after disconnection:	☐ Yes ☐ No Disconnection of Water Services preven	nteu. 🗆 165 🗀 140					

State of California
DEPARTMENT OF COMMUNITY SERVICES AND DEVELOPMENT
LIHWAP Landlord/Management Agreement
CSD 040 (Rev. 6/2022)

LOW INCOME HOUSEHOLD WATER ASSISTANCE PROGRAM (LIHWAP)

LANDLORD/MANAGEMENT AGREEMENT

LIHWAP provides financial assistance to low-income Californians to help manage their residential water and wastewater utility costs. The federal LIHWAP funds are provided by the U.S. Department of Health and Human Services and the California Department of Community Services and Development (CSD) has been designated the administering agency for LIHWAP in California.

The Landlord/Management Agreement is a supplemental form to the LIHWAP application. This Agreement is used for the landlord/management agent to verify: 1) the tenancy of the applicant; 2) that water, wastewater, and/or stormwater costs are included in tenant's rent; and 3) these costs are past due. The Landlord/Management Agent signature on the Landlord/Management Agreement assures the LiHWAP benefit will be applied towards the Tenant's upcoming utilities included in rent payment.

Tenant Name		
Service Address		Unit Number
City, State, Zip		
Phone	Email	
Amount of monthly \$	Assistance	☐ Water Only ☐ Wastewater Only
rent that covers water	to Cover	\square Water and Wastewater when combined in
and/or wastewater and		one bill under the Landlord/Management
or stormwater costs		Agent's account
Number of months past due on rent		
Property Owner		
Manager/Rental Agent		
Address		
City, State, Zip		
Phone	Email	

Counterparts. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

Electronic Signature. Both the Landlord/Management Agent and Tenant consent to the use of electronic signatures on this Agreement and all documents relating to this Agreement, including amendments to any of

the foregoing. An electronic signature shall have the same validity and enforceability as a handwritten signature to the fullest extent permitted by applicable law. The Agreement and any document related to this Agreement executed with electronic signatures shall be deemed to be "written" or "in writing", to have been executed, and to constitute an original written record when printed, and shall be fully admissible in any legal proceeding. For purposes hereof, "electronic signature" shall have the meaning set forth in the California Uniform Electronic Transactions Act ("UETA") (Civ. Code § 1633.1 - §1633.17).

Landlord/Management Agent Certification: The Landlord/Management Agent confirms the Tenant listed above has entered into a rental agreement with the Landlord/Management Agent and the Tenant's water, wastewater, and/or stormwater charges are included in rent. The Landlord/Management Agent agrees to accept a reduced rental payment from the Tenant in the amount of the LIHWAP benefit which will be applied to the Tenant's current or subsequent month's rent within 45 days of confirmation that the LIHWAP benefit was applied to Landlord/Management Agent's utility account. The Landlord/Management Agent consents to the release of the Landlord/Management Agent's utility account information and copy of current utility bill to the California Department of Community Services and Development (CSD) and its authorized agents, including HORNE LLP, for the purpose of processing the LIHWAP benefit. CSD and its authorized agents will restrict the uses and disclosures of this information to the minimal amount necessary to process LIHWAP benefits.

Landlord or Management Agent Signature	Date
Tenant Certification: I certify that I am a tenant named of Landlord/Management Agent. I understand the Landlord, rental payment if my LIHWAP application is approved and Landlord/Management Agent's utility company for my hocharges. I understand CSD, or its authorized agents, will be LIHWAP benefit is credited to the Landlord/Management of this information for the purposes of processing my LIH tenant protections, which may include a civil suit in small Landlord/Management Agent does not honor the terms of	/Management Agent agrees to accept a reduced la corresponding payment is issued to the busehold's water, wastewater, and/or stormwater notify the Landlord/Management Agency when the Agent's utility account, and I consent to the release WAP benefits. I understand I may be entitled to claims court for breach of contract, if the
Tenant Signature	Date

4867-3079-1972, v. 1

No-Cost Energy Saving Tips

Turn down your thermostat to 68 degrees or lower during the day and evening (health permitting) and to 55 degrees or off at night or when away from home. Wear layers of loose-fitting clothes to trap body heat, such as thermal underwear, sweater, sweatshirts, sweatpants, and socks.

Set your water heater to the "normal" setting or 120 degree, unless your dishwasher requires a higher setting

Open drapes to let the heat your home during the day and close them at night to help insulate.

Defrost refrigerators and freezers before ice buildup becomes 1/4-inch thick.

Keep warm-air registers, baseboard heaters, and radiators clean and make sure they're not blocked by furniture, carpeting, or drapes.

Move furniture around so you are sitting near interior walls instead of exterior walls and windows.

Close your fireplace damper tightly when not in use.

Take shorter showers.

Wash only full loads in your dishwasher and clothes.

Use cold water when washing clothes.

Low-cost Energy Saving Tips

Clean or replace furnace filters once a month.

Install weather-stripping or caulk on leaky doors and windows.

Make adjustments to expenses. If you have accurately identified and listed all your expenses the goal would be to have your income and expense columns to be equal. This means all of your income is accounted for and budgeted for a specific expense.

review your budget monthly.



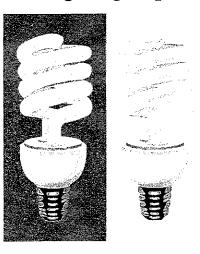


Equal Opportunity Employer/Program. Auxiliary aids and services available upon request to individuals with disabilities.





Energy & Budgeting Tips



Glenn, Colusa, & Trinity HEAP & Weatherization program

Glenn County
Health & Human Services Agency
345 Yolo St
Orland, CA 95963

HEAP applications are available either by calling: (530) 934-1484 voicemail
Customer Care line (800) 287-8711

WHY BUDGET

Budgeting is the foundation of every financial plan. It doesn't matter if you're living paycheck to paycheck or earning six-figures a year, you need to know where your money is going if you want to have a handle on your finances. Budgeting isn't all about restricting what you spend money on and cutting out all the fun in your life. It's about understanding how much money you have, where it goes, and then planning how to best allocate those fund. Here's what you need to help you create and maintain a budget.

HOW TO BUDGET

Creating a budget may not be the most exciting thing in the world to do, but it is vital in keeping your financial house in order. Before you create your budget, it is important to realize that in order to be cessful you have to proas much detailed information as possible. The end result will show where your money is coming from, how much there is, and where it is all going.

HERE'S HOW:

Gather every financial statement you can like bank statements, recent utility bills, investment accounts, and any information regarding a source of income or expense, the key for this process is to create a monthly budget

Record all of your sources of income.

Create a list of monthly expenses. Write down a list of all the monthly expenses you have over the course of a month. Mortgage payment, car payments, auto insurance, groceries, utilities, dry cleaning, auto insurance, retirement or college savings, entertainment, and essentially everything you spend money on recent utility bills, investment accounts, and any information regarding a source of income or expense, the key for this process is to create a monthly expenditure list.



Break expenses into two categories: fixed and variable. Fixed expenses are those that stay relatively the same each month and are required parts of your life, they included expenses like mortgage or rent, car payments, cable and internet service, trash pickup, credit card payments and so on. These expenses are essential yet not likely to change in the budget

Variable expenses are the type that will change from month to month like groceries, gasoline, entertainment, eating out and gifts to name a few. This category will be important when making adjustments.

Total your monthly income and monthly expenses. If your end result shows more income than expenses, you are off to a good start. This means you can prioritize this excess to areas of your budget such as retirement savings or paying more on credit cards to eliminate that debt. If you are showing a higher expense column than income, it means some changes need to be made.

Health and Safety Tips

Install smoke and carbon monoxide alarms in your home.

Provide proper venting systems for all heating equipment.

Never use your range or oven to heat your home or garage.

Place space heaters on level, hard and nonflammable surfaces, not on rugs or carpets.

Keep space heaters at least three feet from bedding, drapes, furniture, and other flammable materials.



Never leave a space heater on when you go to sleep or leave the area.

Watch children and pets closely in rooms with heating equipment.

Always use generators outdoors and always from doors, windows, and vents

Energy Saving Tips

Add plastic sheeting to your windows or purchase plastic windows covering kits or interior storm window kits.

Install a programmable thermostat.

Install low flow showerheads and faucets.

Wrap your hot water tank with jacket insulation. Be sure to leave the air intake vent uncovered when insulating a gas water heater.

Insulate the water pipes leading from your hot water heater.