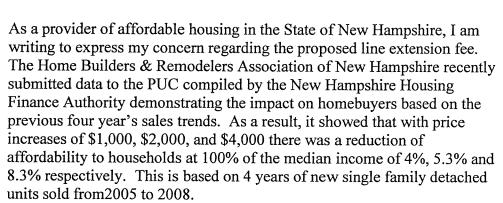
NeighborWorks. Greater Manchester enhances peoples' lives and the community environment by providing access to quality housing ser revitalizing neighborhoods and supporting opportunities for personal empowerment. N peoples' lives and the community environment by providing access to quality housing services, revitalizing neighborhoods and supporting opportunities for personal empowerment. NeighborWorks. Greater Manchester enhances peoples' lives and the community environment by providing access to quality housing services, revitalizing neighborhoods and supporting opportunities for personal empowerment.

May 5, 2009

Debra Howland, Executive Director NH Public Utilities Commission 21 So. Fruit Street, Suite 10 Concord, NH 03301

RE: DE 08-135 PSNH Line Extension Service

Dear Ms. Howland:



This doesn't take into account the current market and the challenges faced by first time and new home buyers. The impact on first time home buyers in my opinion will be even greater. 2005 to 2008 included some of the best years for many home buyers to qualify for financing given the number and types of loan products available during those times. Today, and likely going forward, the ability for first time home buyers to qualify for a mortgage is much more difficult due to significantly higher down payment requirements. Therefore, any additional cost to the home price makes it that much further from the reach of a first time home buyer.

Sincerely.

Robert Tourigny **Executive Director** 

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