



THIS PACKET CONTAINS IMPORTANT INFORMATION. IF YOU ARE LOOKING TO PURSUE HOME REPAIR AND/OR WEATHERIZATION SERVICES WITH HFHMM, PLEASE KEEP THIS PACKET THROUGHOUT THE PROCESS AS A REFERENCE.

This packet is meant to serve as a resource for those who are interested in pursuing services with Habitat for Humanity Metro Maryland Repair and Weatherization programs. Because of the overwhelming demand, and sometimes complicated process, we have put together this informative document in order to give you an idea of what our programs look like and whether it looks like a good resource for your home's needs.

THIS PROGRAM HAS A WAITING PERIOD.

You will **not** be forwarded an application on the spot. Because Habitat for Humanity Metro Maryland is technically a lender in the way that we provide services and finance them, every applicant and inquirer must be given the same treatment and come through the same process due to Equal Housing laws. **In order to receive an application you will have to submit an inquiry sheet (see attached)** which gets you into our database in order to receive an application at a time when we have funding which is applicable to your needs.

There are no exceptions to this policy.

GENERAL:

To start off, Habitat for Humanity Metro Maryland (HFHMM) serves homeowners across both Montgomery and Prince George's County. The program is a construction based resource which provides qualified moderate to low income homeowners' necessary health and safety related home repairs. Habitat for Humanity Metro Maryland Repair and Weatherization is **not** an emergency or crisis based program. If you have issues within your home which cause an imminent danger to you or members of your household, this may not be the program for you.

ELIGIBILITY:

In order to be considered eligible, applicant(s) Must:

- Have a need for services. Examples include:
 - Weatherization Services (air sealing, insulation, some appliance replacement, HVAC system upgrades)
 - Critical Home Repairs (accessibility modifications, repair or replacement of critical home components)
 - Minor Home Repairs (exterior paint, porch repair, gutter/soffit/facsia repair)
- Be unable to perform the repairs themselves or pay someone to do the repairs.
- Be willing to partner with HFHMM by upholding the terms of the agreement with HFHMM, being responsive, helpful in any way they are able.
- Be a Montgomery Co. or Prince George's Co. homeowner. Home must be the primary residence of applicant(s) and applicant(s) must have lived in the home for a minimum of one year prior to applying, and plan on living in the home for a minimum of two years after work is completed.
- Have current homeowners' insurance.
- Have a total household income below the levels listed in this chart: (see next)

Household Size	Maximum Income Annual Allowed (gross)
1	\$52,550
2	\$60,050
3	\$67,550
4	\$75,050
5	\$81,100
6	\$87,100
7	\$93,100
8+	\$99,100

**there is no minimum income needed to qualify*

HFHMM strives to serve as many households as possible. For homeowners who participated in the repair or weatherization program in 2015 or later, HFHMM clients may not re-apply for additional services within a 7 year period from completion.

All applicants will be reviewed by a HFHMM committee. Part of the application process will be a home visit to determine your home's suitability for HFHMM's weatherization and/or home repair services. *****Please note that homes with unsafe or severely unsanitary conditions are not eligible for HFHMM's services. (See "disclosures and disclaimers" for more information)***** Also note that we will need to access key areas in your home to perform these services and, if we cannot safely access these areas due to significant clutter in your home or other reasons, you may be limited to receiving exterior services by policy.

When you receive an application you will be expected to submit:

- Income verification (paystubs, social security income* etc. – at least for the last 3 months). Tax returns and Bank statements will not be accepted.
- SSI and other Social Security benefits, as well as annuities or pensions, may be verified with annual letter stating amount and frequency benefits for the year
- Proof of current homeowners insurance (must show effective dates and address insured on insurer's letterhead).
- Utility Release form (included with application)

The application and required documentation will not be returned. Make a copy of the completed application and all documents for your records. DO NOT SUBMIT ORIGINALS AS YOU WILL NOT GET THEM BACK.

WEATHERIZATION PROGRAM:

The weatherization program through HFHMM is a fairly simple one. The state of Maryland Energy Administration grants HFHMM with funding every year to be split evenly throughout both counties we serve on various services relating to air sealing, insulation, energy efficiency, and HVAC system repairs and upgrades in eligible homes* (*see chart on next page for more information*). The program starts with a home visit performed by HFHMM staff, followed by an energy audit by a third party company. This audit report will be helpful in determining the services we are able to provide in your home; however, **PLEASE NOTE: NOT EVERY ITEM LISTED AS A SUGGESTED MEASURE BY THE THIRD PARTY COMPANY WILL BE QUALIFIED THROUGH THE STRICT RULES OF OUR FUNDER.** There is a \$5,000 spending cap per home with our weatherization program, and an increase to an \$8,000 cap with the replacement of heating or cooling system**. When you think of weatherization, think of keeping conditioned air in and unconditioned air out.

Such services NOT considered weatherization include: window replacement, door replacement, roof work of any kind. If your home is in need of any of these services they will have to be evaluated independently of the weatherization program, and come repairs needed (for example roof leakage, may hinder our ability to weatherize a home). Finally, the weatherization program, as mandated by the state of Maryland is entirely free to the homeowner. So, if your home is eligible and there is an agreement sign between both parties those services will not require any repayment.

<i>*Eligible homes shall be determined based on programmatic requirements (i.e. income qualification and insurance etc) as well as the funder's requirements.</i>
<i>**Not every heating and cooling system is eligible for upgrade or replacement. Those circumstances will be considered on a case by case basis.</i>
<i>*** As mandated by the Maryland Energy Administration (grant provider), if your heating or AC has not been functional within the last year, it is ineligible for repair or replacement.</i>

HOME REPAIR PROGRAM:

The repair program is a bit more complex. The funding from our repair program comes from a number of different sources which all have their own stipulations on how and where we can spend that money. For example, there are some funding sources that only want us to spend their contribution in a certain town or county, others only on specific types of projects, etc. Because of this, we cannot give any concrete timelines as to when funding will be available for a given home. Unfortunately, not every homeowner is eligible for every funding opportunity; as a result, we have a database where we file a small array of basic information from each homeowner interested in receiving an application.

At a time when we do have funding, we filter that database and reach out to the homeowners for which that funding is applicable, in a chronological manner. Applications for each opportunity are then reviewed on a first come first serve basis. If an application is submitted and is incomplete, that applicant will have 2 weeks to provide the remaining information. If after that time they have not, the applicant will be denied and remain in the database until the next opportunity arises. As mentioned above, complete applications are reviewed on a first come first serve basis, and once the slots are filled they are filled. If you have submitted an application and we are unable to allocate funding to your home, your information will remain in our database until a time when we have applicable funding available again. At that point we will require a fresh application with up to date documentation. If your application is approved, you will be contacted by HFHMM concerning the next steps for your specific home's needs.

DISCLOSURES AND DISQUALIFICATIONS:

First and foremost, HFHMM is not legally bound, nor obligated to perform services at any home where there is not yet an agreement signed with the homeowner consisting of an "Authorization to Provide Service and Release of Liability" as well as an addendum which outlines- item by item- the work to be agreed upon. If such a document does not exist or is not properly filled out between both parties, HFHMM is not legally or otherwise beholden to provide any services. **Any and all verbal agreements are null and void if not validated by a signed agreement as stated above.**

HFHMM also reserves the right across both programs to determine, in its sole discretion, a safe work environment for staff, volunteers, as well as third party contractors. During the home visit if any of the following are evident within the home, HFHMM reserves the right to remove applicant from consideration and deny the application until a time when said issues are mitigated or resolved: (See next)

<ul style="list-style-type: none"> • Hoarding • Excess of pets in the home • Evidence of illicit drug use • Excessive pest issue 	<ul style="list-style-type: none"> • Excessive mold • Major foundation issues • Major structural/safety issues
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****While all applicants residing in Montgomery County will be considered, Prince George’s County residents should be aware that HFHMM has selected Riverdale Heights/Riverdale Hills/Crestwood as the focus neighborhood. Applications from this neighborhood will be given priority for Prince George’s County.****

Partnership with Habitat:

In order for a home/ homeowner to be considered for the repair and weatherization programs it is required that the homeowner, and all members (18+yrs.) of household, be willing to partner with HFHMM. There will be a field on the application entitled “willingness to partner”. What this means is that the homeowner must be engaged throughout the process, responsive, receptive, promote a pleasant work environment for any and all parties performing work on your home through HFHMM agreements and programming, attend any required workshops/meetings/appointments, abide by deadlines, as well as uphold the agreed upon payments toward to project cost.

*** Please note that any agreement can be breached by “unwillingness to partner” and instances of unwillingness to partner are to be determined by HFHMM in their sole discretion.

Repayment:

Home repair applicants may be required to pay a small portion of project cost. Repayment amount will be determined by the following sliding scale based upon income level with a minimum payment of \$125 (maximum \$750) on any project:

0-30% of Area Median Income	Homeowner will pay 1% of project cost (Min. \$125)
30%-80% of Area Median Income	Homeowner will pay 5% of project cost (Min. \$125)

Refer to household income table on page 2

HOW TO RECEIVE AN APPLICATION:

In order to receive an application a homeowner must come through the same system that everyone else must. What this means is, attached to this document is what’s called an “inquiry sheet”. Fill this out and mail it back to our offices in order to be entered into our database. At a time when we do have available funds and are considering new homes for which that funding is applicable, we will forward out applications to applicable homeowners in our database.

When you receive an application you will have a deadline for submission as well as a requirement to submit it in a fully complete state for consideration. If it is not completed, or not accompanied by all the correct documentation, your application cannot be considered.

All applications at all times will be reviewed on a first come first serve basis. So, we encourage you to keep this document in order to better guide you when you do receive an application.