



## Assistance Policy and Procedures

The following describes who is eligible to apply for assistance from Hammer & Heart, how applications for assistance will be rated and ranked, what the form of assistance is, and if approved, how the home repair/modification process will be managed.

### H&H Purpose

1. To alleviate any housing conditions that **pose an imminent threat to the life or safety of very low-income homeowners** or those with **special needs**.\*
2. To provide accessibility modifications and other repairs necessary to **prevent displacement of very low-income homeowners** or those with **special needs**.\*

\*See the definition of "Special Needs Populations" below

### Eligibility

To be eligible for assistance, applicants must:

1. Reside within Swannanoa Valley (**Black Mountain, Swannanoa or Ridgecrest residents**).
2. Must own and occupy the home in need of repair.
3. Must, in most cases, have a household income which does not exceed 50% of Buncombe County's median income for the household size (as indicated by the table on the next page).

**IMPORTANT NOTE:** H&H does not provide assistance on a first come, first served basis. Receiving assistance is based on urgency of need, along with eligibility, special-needs factors and funding. Not all who apply will receive assistance.

### Attributes that Define H&H's Special-Needs Populations

- Elderly: An individual age 62 or older.
- Disabled: A person who has a physical, mental, or developmental disability that greatly limits one or more major life activities, has a record of such impairment, or is regarded as having such impairment.
- Single-Parent Household: A household in which one and only one adult resides with one or more dependent children.
- Very Low Income: Total Household income is below 50% of Area Median Income.

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## Definitions

Head of Household: The person(s) who own(s) the home.

Household Member: Any individual who is an occupant (defined below) of the unit to be repaired shall be considered a "household member." The number of household members will be used to determine household size, and all household members are subject to income verification.

Occupant: Any immediate family member (mother, father, spouse, son or daughter of the head of the household, regardless of the time of occupancy); or non-immediate family member who has resided in the dwelling at least 3 months prior to the submission of the family's application.

Extreme Emergency: A situation in which serious harm would befall the occupant(s) of the home, such as no heat during cold weather, roof or wall damage caused by fire, wind or falling tree damage, and/or water leaks that may inundate electrical circuits or outlets.

## Annual Income Qualification Limits for Buncombe County Residents

# in Household	30% of Median Income	50% of Median Income	80% of Median Income
1	\$15,056	\$25,094	\$40,150
2	\$17,194	\$28,656	\$45,850
3	\$19,350	\$32,250	\$51,600
4	\$21,488	\$35,813	\$57,300
5	\$23,213	\$38,688	\$61,900
6	\$24,938	\$41,563	\$66,500

## H&H Priority Ranking System

We give priority to applicants who meet some or all of the following special needs:

Special Needs	Priority
Less than 30% of County Median Income	1
Less than 50% of County Median Income	2
Elderly Head of Household (62 or older)	3
Disabled Head of Household	3
Disabled or Elderly Household Member	4
Single-parent Household	5

### Screening of Applicants

Recipients will be prioritized by the above criteria without regard to race, creed, gender, color, national origin, religion, or sexual orientation. Household income will be verified for program purposes only (information will be kept confidential). Ownership of property will be verified along with other rating factors. If applicable, an H&H employee or designee will visit the home of applicants to determine the need and feasibility of repairs/modifications.

### How Does H&H Help?

If approved, H&H will assist the homeowner in addressing the home repair or accessibility issue. Although this assistance is not a loan, homeowners are asked to provide resources within their means (financial resources, sweat equity, or other sources of assistance). The provision of repairs is subject to the availability of funding and labor. When applicable, clients will be referred to outside resources such as Independent Living, Energy Savers, Vocational Rehabilitation, Community Action Opportunities, Veterans Assistance, Council on Aging, etc.

### **What Kind of Work Will Be Done?**

H&H provides repairs or modifications that address imminent threats to the safety of the occupants. In typical cases, work may include repairing rotten flooring and the leaks that caused the rot; repairing and/or replacing damaged roofs; updating and/or repairing electrical wiring; installing accessibility ramps and/or safety railings; repairing plumbing issues; or addressing heating issues.

### **Who Will Do the Work on the Home?**

H&H matches projects to private contractors or volunteer teams (as stated earlier, homeowners are asked to assist H&H by providing resources within their means). In those cases where professional labor is required, H&H will hire contractors who have demonstrated a high degree of skill and ability. Each contractor will be reviewed by H&H based on references and recent jobs. Approved contractors will be asked to submit estimates on each project.

### **Once Submitted, How long will the Application Review Take?**

Once an application has been received by H&H, every attempt will be made to notify the client that the application is being processed. Applications are reviewed by the board on a monthly basis, and applicants should receive notice of their application status within 2-3 months. Please be patient through the application process; we have a large pool of applicants and it takes time for us to review each situation.

### **Is “Personal Behavior” A Factor in the Application or Home Repair Process?**

Yes. Any applicant or recipient who exhibits aggressive, demanding, or threatening behavior towards Hammer & Heart staff, contractors, or volunteers will be automatically disqualified for assistance. This type of conduct will not be tolerated. Applicants are expected to treat everyone associated with H&H with respect and common courtesy.

### **If Approved, How Soon Will Work Begin?**

Our ability to serve the community is completely reliant upon the generosity of neighbors, the availability of funds and the schedules of professional contractors and volunteers. We will make every attempt to keep approved applicants informed on the scheduling of their project. As with any home project, patience is essential (our experience has been, it often takes several months to schedule repairs).

### **Can Potential Clients be Referred?**

Clients can be referred by friends and neighbors, and by partnering agencies such as the Sheriffs Department of Buncombe County, Mountain Housing Opportunity, Independent Living, Buncombe County public agencies, USDA, etc. Referrals will be required to submit an application, which, if necessary, can be filled out in-person with an H&H staff member.

### **Will Personal Information Remain Confidential?**

Yes. All information in applicant files will remain confidential. Access to the information will be provided only to H&H staff and office volunteers who are directly involved in the program. This information is also shared, upon request, with H&H's auditors.

**What About Conflicts of Interest?** No officer or employee of Hammer and Heart, direct or indirect, in any contract or subcontract for work to be performed with program funding, may benefit monetarily from the repair work—either for themselves or those with whom they have family or business ties. The same is true for H&H applicants and their relatives or business associates. Relatives of H&H board members or staff may be approved for rehabilitation assistance only upon public disclosure of such a connection to the H&H board.

### **What's the Next Step?**

If you have a need as described above and meet our eligibility requirements, please contact us by email ([info@hammerandheartwnc.org](mailto:info@hammerandheartwnc.org)) or phone (828-803-1802) and provide the following information:

- Your name, phone number, email address and physical address
- A brief description of the problem.

We will mail or email you an application or you may download it from our website.

### **What If I Have More Questions?**

Any questions regarding any part of our policies or procedures should be addressed to [info@hammerandheartwnc.org](mailto:info@hammerandheartwnc.org).