

Hammers of Hope is a program of:



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It is for your information.



Program Information Guidebook

Hammers of Hope is intended to be a safety net that provides home repairs, focused on increased health and safety, increased independence, and greater accessibility to low-income families, seniors, and persons with disabilities.

Hammers of Hope
3875 Plass Rd., Bldg. A
Festus, MO 63028
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INFORMATION GUIDE

This information guide to the Jefferson County Community Partnership's program Hammers of Hope (HOH) is meant to act as a guide regarding the services available to individuals.

Full program application, processing, project procedures, and guidelines can be found in the application packet. Applicants are encouraged to contact the HOH program coordinator for more information on individual services. All work performed is done at Hammers of Hope discretion based on available skilled volunteers, contractors, and funding availability. Hammers of Hope does not respond to emergency requests. Note that all applicants being considered, even if qualified, are not guaranteed services.

Who can apply?

The services described in this guide are only available to residents of the incorporated and unincorporated areas of Jefferson County, Missouri. You must currently own, live in, and plan to stay in your home. Hammers of Hope services do not apply to homes damaged or destroyed by fire or other natural disasters. Priority is given to the elderly and those with disabilities.

What is the purpose of the program?

Hammers of Hope is a cooperative charitable effort made possible by Jefferson County Community Partnership (JCCP) and a coalition of home repair volunteers, contractors and agencies working to offer a safety net that provides low-income home owners with home repairs, focused on increased health and safety, increased independence, and greater accessibility to low-income families, seniors, and persons with disabilities.

What can I have fixed with this program?

Only qualified accessibility, health and safety related housing issues can be repaired with these funds.

Example items that may fall within these qualified services include, but are not limited to: repair or replace an existing deck and/or stairs, repair or replace an existing accessibility ramp, provide a ramp where none currently exists, the repair or replacement of broken windows, exterior doors, HVAC (including furnace), inadequate or leaking plumbing, electrical deficiencies, bathroom repairs or modifications, damaged floors, or other direct issues as identified and qualified by program staff.

Items that do NOT qualify include but are not limited to: appliances (stoves, dishwashers, microwaves, garbage disposals, washer/dryer, water softeners or any other item that is normally considered an appliance), cabinets, light fixtures, countertops, roofs (Except in certain cases of repairing leaking mobile home roofs), septic systems, drain fields, non-essential entrances, driveways, outbuildings, garage doors/openers, landscaping/tie walls, waterproofing, erosion control or foundation repairs.

ALL expenditures under this program must be for direct accessibility, health and safety related housing issues and cannot be used for esthetics (items that look bad but are still in usable or operating condition).

HOH understands that individual circumstances may vary by project and therefore HOH urges applicants to discuss requested repairs with staff during site visit and prior to establishing the Scope of Work.

HOH reserves the right of refusal should a project be determined to not fit our mission parameters.

What is the maximum amount of repair I can receive?

Hammers of Hope strives to keep projects below the \$2,500 cap per project to enable more people to be served.

Do I have to be a single family homeowner to apply for assistance?

Yes, applications will only be processed from homeowners who occupy their principle residences. Applications will not be accepted from renters, landlords, or third-party persons on behalf of the homeowner. (The exception to this is the Window AC Program.)

APPLICATION PROCEDURES

When will applications be accepted?

Applications for the Hammers of Hope Program are accepted on an on-going basis. When funding is not available, applicants may be placed on a waiting list.

How will the funds be distributed?

Funds will be distributed on a priority basis. Points will be assessed and projects with the most urgent needs will be given priority.

What happens if all the funds have been obligated?

If all of the funds have been obligated to projects when a completed application is received, the applicant will be placed on a waiting list in the order in which the application was received.

Where do I submit my application?

All applications need to be submitted to:

***Hammers of Hope
c/o Jefferson County Community Partnership
3875 Plass Rd., Building A
Festus, Missouri 63028***

How is my application processed once it is received in the HOH offices?

When the application is received in the HOH office it will be date stamped. The application will initially be reviewed by staff. If complete, staff will assess for priority, then set up an initial site visit with the applicant to review the project and the applicant will subsequently receive a letter with notification of either acceptance or denial.

What happens if my application is not complete?

If an application is determined to be incomplete, the applicant will receive a letter stating what documents or information is missing. The applicant will be given the opportunity to submit the missing documentation to continue processing.

If no response is received within 30 days from when the written notice of incompleteness is sent, the application will be considered declined and will be removed from processing. Applicants will then be required to resubmit a new application, will receive a new date stamp and will be processed in the order it was received.

What are the minimum requirements my application must meet?

- All applicants must meet the current household income requirements of 200% of the current Federal Poverty Guidelines. (You must provide proof of ALL income(s) for ALL persons living in or associated with the home.)
- Applicants must have owned and lived in their home or mobile home and have neither the resources nor the ability to do the repairs/work themselves.
- Applicants must provide proof of homeownership and have lived in the home for at least one year prior to the application.
- Applicants must be up to date on the payment of taxes associated with the home (property and/or real estate taxes.)
- If the applicant lives in a mobile home park, they must have written permission from the mobile home park management approving of the construction of an accessibility ramp and/or any outside

construction work associated with the application.

- Applicants must provide proof of age. (Copy of picture ID or Driver's license)
- Cost of repair or construction must not exceed 50% of the home's value.
- I understand that failure on my part to complete the application and supply the needed documentation may result in my being determined to be ineligible for the program.

Although not qualified under the above criteria, home renters that have a family member with a disability may be considered for an external accessibility ramp under the following conditions:

- Plans to live at location where ramp is requested for three years or longer. (Provide a copy of lease agreement)
- Property owner (or Management Company) signs the HOH agreement letter.

What if I have purchased a foreclosed or "as is" home?

There is a program-wide one (1) year occupancy requirement on any home. This includes but is not limited to foreclosed and repossessed homes, and homes purchased in an "as is" condition. If the home has been purchased under these circumstances, documentation may be required to prove occupancy and condition of the home at the time of purchase.

What happens if I don't meet the program requirements?

Any applicant that does not meet the program requirements will be notified in writing of the reason and his/her application will not be processed further. The decision to deny an application is final and at the complete discretion of HOH.

Household Income Limit Guidelines

Maximum Household Income Guidelines are based on 200% of the current Federal Poverty Guidelines, which can be found at <https://aspe.hhs.gov/poverty-guidelines> . See attached for current household income numbers.

This income limit is your adjusted gross income as stated on your federal and state income tax returns from the most recent two (2) years.

If an applicant is not required to file income taxes because their income is too low (Exempt) or their only income is social security, alternate evidence of household income will be required. For example: yearly benefit notification from social security.

In the event that the applicant receives social security, has additional income from any source, and is required to file a tax return; the full amount of social security received is considered income (not just the taxable amount). If this situation applies to the applicant, please contact program staff for clarification.

What if I live in a Mobile or Manufactured Home?

HOH program **does** accept applications for repairs for mobile homes which are owned by and lived in by the applicant. HOH will work on mobile homes that are located in a park or are on any type of rented property as long as the applicant owns the mobile home. The program can complete a variety of repairs to mobile homes but does not cover the repair or replacement of any roof or any components associated with a roof, tie-downs, pier system, skirting or foundation of any type. Mobile home repairs vary widely, you are highly encouraged to contact staff to discuss if your particular request can be covered under the HOH program.

How do I prove what my house is worth?

There are only two ways to prove the value of your home. A full or updated appraisal performed by a licensed real estate appraiser within the last 3 years (statement of value by a bank, mortgage or insurance company or real estate agent is not acceptable). If no appraisal has been completed, HOH will use the current market value as stated on your Jefferson County Assessor's records/real estate tax bill. This is the amount that you are paying taxes on. Generally these values run under market value, therefore HOH starts with this value and increases it by 40% in order to determine your home's current value for this program.

Will a licensed/insured contractor be used to complete the work?

Yes, in some cases where a contractor rather than volunteers is needed. All contractors must be licensed as required by Jefferson County, Missouri, or State and Federal governments (when applicable) and provide required business insurance.

Can a contractor I know, or have been referred to, bid on the work?

No, unfortunately only contractors who have been vetted by Hammers of Hope will be allowed to bid on Hammers of Hope funded projects. HOH maintains an approved list of local, licensed, contractors who carry liability and workman's comp insurance.

Who will determine the work specifications for my project?

The program staff will work with you to determine the work specifications and limitations of your project.

Does my property have to meet a minimum housing quality standard?

Yes, the home must meet minimum housing quality standards as determined by local and state laws.

How long will it be before my house is fixed?

You should expect that the process could take as long as a year. Many factors determine how quickly work can be accomplished. (For example: prompt response by the applicant, contractor/volunteer availability, or other factors beyond our control.)

Do my taxes have to be paid?

Yes, all real estate and/or personal property taxes must be paid and current.

Does my name have to be on the deed?

Yes, you must be an owner of record for at least one year. This means that the applicant must be at least one of the legal owners and the occupant of the home. If your tax record or deed lists more than one legal owner as in a trust etc., you will need to obtain notarized letters of consent from all additional owners.

What are some reasons I might not be approved?

If the home is not kept in a clean and healthy condition this may be cause for not being approved. If there is evidence of drugs, rodent or insect infestations that would create an unsafe situation that prevent volunteers and or contractors from wanting to commit to the project then the project may be denied.

Can I get more help in the future?

You can submit future applications under the following guidelines:

- If your project costs \$1,000 or less you can resubmit 1 year after your last project.
- If your project costs \$1,001 to \$2,500 you can resubmit 3 years after your last project.
- If your project exceeds \$2,500 you can resubmit 5 years after your last project.

In the case of air conditioning units do I have to own the home?

No, because the units are mobile and can be taken with you if you change residences. Once installed the unit belongs to you and not your landlord and can be taken with you if you were to move for whatever reason.

How do you determine the project priorities?

Once your site evaluation is completed the staff will rate your project using the selection criteria point system on the next page.

Clients Rights and Responsibilities

You have a right...

- To be treated in a respectful, non-judgmental and non-discriminatory way
- To receive appropriate, thorough and well-researched advice, services and/or referrals to other agencies
- To an interpreter if needed
- For your information to be treated confidentially at all times
- To be kept informed of the current status of your application/case/situation
- To file a written complaint

You have a responsibility....

- To treat staff and other service providers with respect at all times
- To supply correct and accurate information about yourself and your situation so that the staff can fully understand how to best assist you
- To report all income
- To participate actively with staff to resolve issues together
- To act in a way that doesn't put yourself or other persons at risk or compromise any person's safety
- To keep Hammers Of Hope informed of your current contact information
- To complete pre/post survey questions

Got a suggestion or an issue to be addressed?

If you have a suggestion for improvement or need to contact Hammers Of Hope or its parent organization, you can do so by:

Calling (636) 465-0983 or visiting the website www.jccp.org.

(For Administration Purposes Only – You don't have to fill this section out)

SELECTION CRITERIA

Each project is assigned a point value based upon the following.

1.	Low income	+1	_____
2.	Elderly: Head of Household is over 62 years (either spouse is considered-one point per elderly person; an elderly person living with their adult children is not considered Head of Household)	+1	_____
3.	Documented disability within the household (one point per person with a disability)	+1	_____
4.	Loss of job	+1	_____
5.	Single parent (of minor children 17 yrs. or younger)	+1	_____
6.	Ineligible for other programs	+1	_____
7.	Documented accessibility issue	+2	_____
8.	Documented safety issues	+2	_____
9.	The consumer is 100% wheelchair bound	+2	_____
10.	Cannot exit home without assistance or modification	+2	_____
11.	Will be placed in institution without modifications	+2	_____
12.	Unable to return home from institution	+2	_____
13.	Time sensitive repair	+2	_____
14.	Add a point for every six months on the waiting list	+1	_____

Comments:

Total Points _____

Critical need	16-20+
Urgent Need	11-15
Average Need	6-10
Lowest Need	Below 6