



HOME REPAIR PROGRAM INFORMATION GUIDE

2023

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 disabled homeowners residing in Jefferson County,, MO.

Hammers of Hope
3875 Plass Road, Building A
Festus, MO 63028

636-465-0983 X 103

Email:

hammersofhope@jccp.org

Website:

www.hammersofhope.org

INFORMATION GUIDE

This information guidebook 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 staff, skilled volunteers, contractors, and funding availability. Hammers of Hope is not meant to be a response 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 available to residents of incorporated and unincorporated areas of Jefferson County, Missouri. For home repair services, you must have owned and lived in your home for at least the past three consecutive years, and plan to stay living in your home. Hammers of Hope services do not apply to homes damaged or destroyed by fire or other natural disasters.

What is the purpose of the program?

Hammers of Hope is a supportive 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 homeowners with home repairs, focused on **increased health and safety, increased independence, and greater accessibility.**

What can I have fixed with this program?

Only qualified accessibility, health and safety related housing issues can be repaired with these funds. Example of items that may fall within these qualified services include, but are not limited to: repair or replace a main entrance 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, primary 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, septic systems, drain fields, **non-primary 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 aesthetics (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 visits and prior to establishing the Scope of Work.

HOH reserves the right of refusal should a project be determined to not fit the program's 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 principal residences. Applications will not be accepted from renters, landlords, persons leasing with an option to purchase, persons 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.

How will the funds be distributed?

Funds will be distributed on a priority basis. Hammers of Hope uses a point system to assess projects with the most urgent cases given priority. Funds are distributed directly to contractors or used for supplies/repairs. No funding is awarded to owners directly. The HOH coordinator may discuss with the homeowners the list of repairs and deemed priorities.

What happens if all the funds have been obligated?

When funding is not available, applicants may be placed on a waiting list. If all 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 eligibility and 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 eligibility 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 requirements?

- Maximum Household Incomes are based on 185% of the current Federal Poverty Guidelines, which can be found at <https://aspe.hhs.gov/poverty-guidelines>. (You must provide proof of ALL income(s) and assets for ALL persons living in or associated with the home.)
- Applicants must provide proof of homeownership; have owned and lived in their home or mobile home for at least three years; and have neither the resources nor the ability to do the repairs/work themselves. (Exception: HOH provided Window Air Conditioning Units)
- Applicants must be up to date on the payment of taxes associated with the home (property and/or real estate taxes.)
- Applicants must provide proof of current homeowner insurance with liability coverage prior to project beginning.

- 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. (If a metal ramp is offered and subsequently refused or denied, support from the HOH program may be withdrawn.)
- Applicants must provide proof of age. (Copy of picture ID or Driver's license)
- The 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 ineligible for the program.

What if I can't find my documentation?

Documents for Social Security and SSI can be found online at www.ssa.gov

Documents for Missouri Food Stamps are available at www.mydss.mo.gov

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

There is a program-wide three (3) year ownership and occupancy requirement on any home. This includes but is not limited to foreclosed and reposessed 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. This program is not intended to improve properties already in poor condition prior to ownership.

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.

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 in a park or are on any type of rented property if 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 whether your request can be covered under the HOH program. Campers, recreational vehicles and travel trailers are not considered mobile homes under this program and are not eligible for repairs.

How do I prove what my house is worth?

There are only two acceptable ways in which to prove the value of your home. A full or updated appraisal (at the homeowner's expense) 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 the assessor's value and increases it by 500% 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?

Yes/No, 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. However, HOH is often looking to increase or add to our list of contractors who serve Jefferson County and would welcome receiving new contractor names and contact information. A contractor's name can be submitted to determine if they would be eligible to work on HOH projects.

Who will determine the work specifications for my project?

The HOH 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 (if applicable).

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 (related to the home) 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 three years. 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?

1. If the home is not kept in a clean and healthy condition this may be the cause for not being approved. If there is evidence of drugs, rodent or insect infestations that would create an unsafe situation that prevents volunteers and or contractors from committing to the project then the project may be denied.
2. If we exhaust program funding.

Can I get more help in the future? What are the fees?

Yes, You can submit future applications under the following guidelines:

- If your project costs \$1,000 or less, you can resubmit it 2 years 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.

Homeowners may be responsible for partial costs of home repairs based upon the following:

- 1st repair – no cost
- 2nd repair – 20% of estimate as a program service fee
- 3rd repair – 35% of estimate as a program service fee
- 4th + repair – 50% of estimate as a program service fee

(All program service fees are payable in advance of services rendered. Portions of the service fees may be refundable if the final costs are less than the estimate, by at least \$50 or more.)

In the case of window 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.

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 always treated confidentially
- To be kept informed of the status of your application/case/situation.
- To file a written complaint

You have a responsibility....

- To always treat staff and other service providers with respect
- To supply correct and accurate information about yourself and your situation so staff can fully understand how to best assist you.
- To report all income and assets
- To participate actively with staff to resolve issues together.
- To act in a way that doesn't put yourself or other people 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 x 103 or visiting the website www.hammersofhope.org or emailing hammersofhope@jccp.org.