

### Programming Guidelines:

The program serves Hampshire/Franklin Homeowners

Participants must have an insurability issue with their homeowner insurance

Intake is required: <https://www.tfaforms.com/4914699>

Checklist documents (see attached) are required and will need to be updated periodically

**Participants are required to take part in household financial counseling focused on creating sustainable household budgets. Sessions will be tailored to the participants' needs, occurring at least every month for three months.** In addition to financial counseling the number of appointments with Valley staff will vary by household based on need, ability to gather documents, and their overall finances.

Affordability of basic living expenses is required for these funds.

Participants must be willing to continue counseling until their insurability issues can be resolved.

Participants must be willing to take steps to balance their household budgets by reducing expenses.

Authorization will be signed to allow Valley staff to discuss insurance issues with the agent or insurance company to help us better understand how Valley can assist the household.

Grants will be provided for documented HO insurance related barriers, based on need, incomes guidelines, and available assets.

Households who meet the guidelines can receive up to \$15,000 on home maintenance projects that specifically resolve insurability issues.

Some projects will require homeowners to contribute some of their own funds to complete the work.

Clients will need to find and vet their own contractors, and solicit bids from licensed and insured contractors