

# ENERGY SAVINGS LOANS

# Be Green Save Green

## 0% Interest Loans for Energy Efficient Upgrades

- HVAC Heating & Cooling
- Insulation
- Energy Star Appliances
- Windows & Doors

### Baltimore City Neighborhoods served:

Cheswolde, Cross Country, Fallstaff, Glen, Mt. Washington, Central Park Heights and vicinity, Liberty-Wabash and Howard Park-Garwyn Oaks

### Baltimore County Neighborhoods served:

Pikesville (21208), Greenspring (21209), Owings Mills (21117), Randallstown (21133), Reisterstown (21136)

- Save \$\$ on BGE bills
- Increase home comfort
- NO INCOME RESTRICTIONS!



**\$2,500 GRANT available, with loan, for families at or below these income levels!**

Household Size	1	2	3	4	5	6	7	8
Maximum HH Income	\$60,700	\$69,400	\$78,050	\$86,700	\$93,650	\$100,600	\$107,550	\$114,450

*Program Ends June 30, 2017*

**Learn more and apply today!**

**For an application, visit [chaibaltimore.org](http://chaibaltimore.org),  
email [loans@chaibaltimore.org](mailto:loans@chaibaltimore.org),  
or call 410-500-5327.**



AN AGENCY OF  
**The Associated**  
*Inspiring Jewish Community*



## **ENERGY SAVINGS LOAN**

### ***Highlights and Terms Sheet***

**1. Loan Amount:** Loan amounts of \$5,000 or \$10,000.

**2. Geographic Boundaries:**

**Baltimore City:** The 5 northwest neighborhoods of *Glen, Fallstaff, Cross Country, Cheswolde, Mt. Washington, and the 3 areas of Central Park Heights and vicinity, Liberty-Wabash, and Howard Park-Garwyn Oaks* (see available maps)

**Baltimore County:** The 5 communities of *Pikesville (21208), Greenspring (21209), Owings Mills (21117), Randallstown (21133), and Reisterstown (21136)*.

**3. Loan Terms:** 0% interest.

Repayment period: 5 years for \$5,000 or 10 years for \$10,000.

Example: \$5,000 paid back over 5 years = \$83.33 per month.

\$10,000 paid back over 10 years = \$83.33 per month.

Monthly payment by a direct debit (ACH) from your checking or savings account is required.

*Please provide a voided check from the account you want the monthly loan payment deducted.*

**4. Qualifying Ratios:** **Maximum Housing Ratio 30%** (Monthly mortgage payment divided by gross monthly income).

**Maximum Debt Ratio 45%** (All monthly bills divided by gross monthly income).

**5. Credit Score:** Minimum 620. With your written authorization, CHAI will request your credit report and credit score. Costs: **\$40** for joint, **\$20** for single.

**6. Settlement Costs:** Fees which will be deducted from the loan.

<i>Loan Amount</i>	<i>\$10,000 Deed of Trust</i>	<i>\$5,000 Deed of Trust</i>	<i>Recordation of Deed of Trust</i>	<i>CHAI Processing Fee</i>
<i>Baltimore City</i>	\$100	\$50	\$60	\$50
<i>Baltimore County</i>	\$50	\$25	\$60	\$50

**7. Type of Property:** Owner-occupied single family detached, semi-detached, townhomes or condominiums.

**8. Grant of \$2,500 (reducing loan amount) for low or moderate income families:**

*At 100% or below HUD median income, adjusted for household size, with a maximum income of:*

1 person - \$60,700

2 people - \$69,400

3 people - \$78,050

4 people - \$86,700

5 people - \$93,650

6 people - \$100,600

7 people - \$107,550

8 people - \$114,450

9. **Loan Approval:** CHAI will underwrite the loan and send it to the CHAI Loan Committee for approval. Funds must be used within 6 months of settlement.
10. **Energy Audit Requirement:** Borrowers must complete a full energy audit. **Home Performance with Energy Star (HPwES) Audit** (\$100 for a \$400 value, \$300 subsidized by BGE)\*. *The full Home Performance audit is also required for specific BGE rebates. No rebates available for windows or boilers [steam or hydronic (water)].*
11. **Contractors:** Borrowers must use a Maryland Home Improvement Contractor (MHIC) that is BPI certified for energy home improvements. **CHAI escrows (holds the funds), verifies completed work, and pays the contractor directly.**

Search the State of Maryland, Department of Labor, Licensing & Regulation website:

Google **MD Home Improvement Public Query** to check if the contractor is licensed OR use this link:

[https://www.dlir.state.md.us/cgi-bin/ElectronicLicensing/OP\\_search/OP\\_search.cgi?calling\\_app=HIC::HIC\\_qselect](https://www.dlir.state.md.us/cgi-bin/ElectronicLicensing/OP_search/OP_search.cgi?calling_app=HIC::HIC_qselect)

12. **Use of Funds:** one or a combination of the following home improvements:

Insulating & Air Sealing

- ✓ Insulation and air sealing of attic, basement or other areas of the home
- ✓ *Energy Star qualified* windows (minimum  $u=0.32$ , SHGC = 0.40) and/or exterior doors
- ✓ Weather stripping of exterior doors and/or windows
- ✓ Air duct cleaning and sealing
- ✓ Insulate and/or replace chimney liner for hot water heater exhaust
- ✓ Install programmable thermostats
- ✓ Installation of electric or solar attic exhaust fan

Heating & Air Conditioning (Energy Star qualified ONLY)

- ✓ HVAC system replacement or upgrade
  - Convert oil boiler to gas boiler (minimum efficiency rating 85%)
  - Replace oil furnace with gas furnace (minimum efficiency rating 90%)
  - Convert oil furnace to electric (minimum SEER = 16, EER= 12)
  - Heat Pumps (minimum SEER = 16, HSPF = 8.2, EER = 12)
  - Central A/C (minimum SEER = 16, EER= 12)

Appliances (Energy Star qualified ONLY)

- ✓ Replace refrigerator, dishwasher, clothes washer
- ✓ Gas hot water heater (minimum EF – High Efficiency = 0.67, Condensing = 0.80, Tankless = 0.82)
- ✓ Window air conditioners

Other

- ✓ Electric service panel upgrade
- ✓ Related plumbing upgrades or repairs
- ✓ Attic exhaust fan on thermostat
- ✓ Related home safety repairs (maximum of 10% of total loan)

**NOTE:** Roofs and Solar Panels are not covered by the Energy Savings Loan.

\* See the “EmPower MD Chg” listed on BGE bill for both Electric Delivery Service & Gas Delivery Service  
**Borrowers may not refinance the first mortgage to receive cash out during the term of this loan.**



## **Full Audit ENERGY AUDITOR REFERRALS**

**2017**

### **HPwES: Home Performance with Energy Star Audit**

**\$100** for a \$400 value, subsidized \$300 by BGE\*

- Rebates for: Heating & Air Conditioning: \$100 to \$1,800
- Air Sealing, Insulation, Tankless Water Heater, Duct Sealing: 50% of improvement cost up to \$2,000  
<http://www.bge.com/waystosave/residential/savingsrebatesprograms/Pages/default.aspx>

#### **greeNEWit**

8775 Centre Park Dr #718, Columbia, MD 21044

866-994-7639 x 1      [residential@greenewit.com](mailto:residential@greenewit.com)

Schedule your energy audit online at [greenewit.appointy.com](http://greenewit.appointy.com)      Schedule ONLY HPwES audit – 4 hours

#### **Home Energy Loss Professionals (HELP)**

[www.savemoneyonenergy.com](http://www.savemoneyonenergy.com)

7114 Eastbrook Av, Baltimore, MD 21224

410-2821422      [HELP@savemoneyonenergy.com](mailto:HELP@savemoneyonenergy.com)

#### **Ecomize USA, LLC**

18 Dickens Square

Timonium MD 21093

410.446.7283      [greg@ecomizeusa.com](mailto:greg@ecomizeusa.com)

#### **ABET: America's Best Energy Team**

[www.homeenergyefficiencyaudit.com](http://www.homeenergyefficiencyaudit.com)

400 E Pratt St -Level 8, Baltimore, MD 21202

703-820-3077      [dmiddleton@nvroofing.com](mailto:dmiddleton@nvroofing.com)

#### **BGE Home**

[www.bgehome.com](http://www.bgehome.com)

1409-A Tangier Dr., Baltimore, MD 21220

888-243-4663      [customerservice@BGEHome.com](mailto:customerservice@BGEHome.com)

#### **Harbor Energy Consulting**

[www.harborenergyconsulting.com](http://www.harborenergyconsulting.com)

3309 Benson Av, Baltimore, MD 21227

410-476-7397      [dan@harborenergyconsulting.com](mailto:dan@harborenergyconsulting.com)

*\* See the "EmPower MD Chg" listed on BGE bill for both Electric & Gas Delivery Services*

#### **ADDITIONAL ENERGY STAR AUDITORS in Maryland LISTED ON BGE WEBSITE:**

<http://www.bgesmartenergy.com/residential/home-performance-energy-star>

<http://www.bgesmartenergy.com/residential/home-performance-energy-star/find-contractor>

# ENERGY SAVINGS LOAN APPLICATION

THE NEXT 6 PAGES OF THIS PDF CONTAIN

THE ENERGY SAVINGS LOAN APPLICATION FORMS

THESE PAGES *MUST* BE PRINTED ON SINGLE SIDED PAPER



## Energy Savings Loan

### **CHECK LIST**

**\*\*CHECK LIST MUST BE RETURNED WITH APPLICATION marking which of items 1 – 11 are included\*\***

**LAST NAME(S) \_\_\_\_\_ ADDRESS \_\_\_\_\_**

*The CHAI ENERGY SAVINGS LOAN application has an approval process with a number of steps and requires collection of documents from several sources. This checklist assists in gathering the proper documents with the application.*

**RETURN ORIGINAL LOAN APPLICATION DOCUMENTS, filled out and signed by the borrower(s)**

1. ☐ Loan Application
2. ☐ Borrowers Certification & Authorization for Credit Report
3. ☐ Customer Consent Authorization for Release of BGE Data
4. ☐ Family Income Chart
5. ☐ Race and Ethnicity Data Collection Form
6. ☐ CHECK or CASH [\$40-joint, \$20-single] for a Mortgage Credit Report (tri-merge)

**COPIES or EMAILED SCANS of Supporting Documentation to be submitted by the borrower(s)**

7. ☐ BGE Bill – copy of ALL PAGES of the most recent month
8. ☐ Mortgage Statement – Most recent monthly statement
9. ☐ FULL Energy Audit: Home Performance with Energy Star Audit
10. ☐ Pay Stubs - Last 2 pay periods (Income Verification Letter accepted in some cases)
11. ☐ Federal Tax Returns w/ W-2's (or 1099s, P&L) – Last 2 years, first two pages only

**CHAI will provide for your Application**

12. ☐ Proof of Property Ownership
13. ☐ Mortgage Credit Report (tri-merge)

**AT LOAN SETTLEMENT borrower will submit the following:**

14. ☐ If available, proposal(s) or invoice(s) signed by the borrower
15. ☐ Proof of Homeowners Insurance and agent contact information: email & phone
16. ☐ Voided Check for ACH (Automated Clearing House) Bank Debit
17. ☐ Photo ID (ex: driver's license) for all borrowers

**NOTE:** Borrowers are encouraged to obtain more than one bid. This application requests only a budget with general estimates. However, once the loan is approved but before or at settlement borrowers must bring in copies of signed proposal, bids or contracts from a BPI (Building Performance Institute) certified contractor for air sealing and weatherization and /or a MHIC (Maryland Home Improvement Commission) licensed contractor for related general improvements.

**Borrowers should not start the work with a contractor until they have an approved loan and a PERMISSION TO PROCEED which will be issued with the settlement of your loan. Starting work before loan funds are available, it is at the borrower's risk.**



# Energy Savings Loan Application

PLEASE PRINT

Submission Date \_\_\_\_\_

## 1. Borrower Information

Borrower \_\_\_\_\_  
SSN: \_\_\_\_\_ DOB: \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
Email (print) \_\_\_\_\_  
Home Phone \_\_\_\_\_

Co-Borrower \_\_\_\_\_  
SSN: \_\_\_\_\_ DOB: \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
Email (print) \_\_\_\_\_  
Household Size (# of people living in the home): \_\_\_\_\_

## 2. Property Information

Street Address \_\_\_\_\_ Zip \_\_\_\_\_ Neighborhood \_\_\_\_\_  
Purchase Price \_\_\_\_\_ Assessed Value (SDAT) \_\_\_\_\_ Year Purchased \_\_\_\_\_  
Style of Dwelling (circle: detached, semi, townhouse) Bedrooms \_\_\_\_\_ Bathrooms \_\_\_\_\_ full \_\_\_\_\_ half  
Mortgage Lender \_\_\_\_\_ Interest Rate \_\_\_\_\_ Points \_\_\_\_\_  
Monthly Mortgage Payment \$ \_\_\_\_\_ First Mortgage Balance \$ \_\_\_\_\_  
CHAI Energy Loan Payment \$ \_\_\_\_\_ Total Monthly Housing Expense \$ \_\_\_\_\_

## 3. CHAI Loan and Grant Request

- ☐ CHAI Energy Rehab Loan (amortized): **\$5,000** 0% Interest Repay in 5 years @ **\$83.33** / month  
☐ CHAI Energy Rehab Loan (amortized): **\$10,000** 0% Interest Repay in 10 years @ **\$83.33** / month  
☐ CHAI Energy Rehab Grant: **\$2,500** reduces \$5,000 loan to \$2,500 Repay in 5 years @ **\$41.66** / mo.  
☐ CHAI Energy Rehab Grant: **\$2,500** reduces \$10,000 loan to \$7,500 Repay in 10 years @ **\$62.50** / mo.

## 4. Scope of Work

### Estimated Budget

\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

## 5. Employment & Income Information

Borrower Employer \_\_\_\_\_  
Position \_\_\_\_\_ Years \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Gross Annual Income \_\_\_\_\_

Co-Borrower Employer \_\_\_\_\_  
Position \_\_\_\_\_ Years \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Gross Annual Income \_\_\_\_\_

6. Marketing How did you hear about this loan? \_\_\_\_\_

## 7. Certification & Signatures

I / WE CERTIFY THAT THE INFORMATION PROVIDED IS TRUE TO THE BEST OF MY/OUR KNOWLEDGE.

Borrower Signature \_\_\_\_\_

Co-Borrower Signature \_\_\_\_\_

# Borrowers' Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through **Comprehensive Housing Assistance, Inc. (CHAI)**. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Comprehensive Housing Assistance, Inc. (CHAI)** reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through **Comprehensive Housing Assistance, Inc. (CHAI)**. As part of the application process, **Comprehensive Housing Assistance, Inc. (CHAI)** and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **Comprehensive Housing Assistance, Inc. (CHAI)** and to any investor to whom **Comprehensive Housing Assistance, Inc. (CHAI)** may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. **Comprehensive Housing Assistance, Inc. (CHAI)** or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Sign \_\_\_\_\_

Date \_\_\_\_\_

**Borrower** PRINT NAME: \_\_\_\_\_

Sign \_\_\_\_\_

Date \_\_\_\_\_

**Borrower** PRINT NAME: \_\_\_\_\_





## **Customer Consent Form**

### **Authorization Form for Release of BGE Data**

The following grants **Baltimore Gas and Electric Company (BGE)** permission to release up to 24 months of historical electricity and natural gas usage for the duration of the **CHAI Energy Savings Loan** and up to 36 months of post program electricity and natural gas usage to **Comprehensive Housing Assistance, Inc. (CHAI)**. **CHAI** is using funds authorized by the Maryland Public Service Commission ("PSC") from the Exelon Customer Investment Fund to assist BGE customers with energy efficiency education and/or energy efficiency interventions. Your energy use data will be needed to evaluate our program outcomes and report to the PSC and BGE. The data will be publicly reported in an aggregate form and permission is not being granted to share this information with any group or individual outside of the scope outlined in this agreement or to use the information for any purpose other than this program and encouraging energy conservation in Baltimore. **CHAI** may use a third party consultant to evaluate the usage data; however, **CHAI** shall ensure that such third parties be informed of the confidential nature of the usage data, to not disclose such usage data, and not to use it other than for the purpose described above.

I, \_\_\_\_\_ (BGE Customer – please print)  
hereby grant permission to Baltimore Gas and Electric Company to release the above referenced historical and post program electricity and natural gas usage information to **CHAI** for the sole purpose of conducting and reporting on the initiative. Information will be provided for account(s).

**Please list account numbers for all applicable electric and gas accounts:**

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Main Account #                      Electric Choice #                      Gas Choice #  
(see top of page 2 on your BGE Bill)

I understand that I am not granting permission for **CHAI** to share this information with any group or individual not associated with the initiative or to utilize this information for any purpose other than the stated initiative. I may cancel my participation at any time by contacting **CHAI**.

Agreed to by:

\_\_\_\_\_  
Signature of customer on the BGE account

Date: \_\_\_\_\_

## FAMILY INCOME CHART 2017

Effective 07/01/2016 (ESL)

**Baltimore Area Median Family Income: \$86,700**

(Source: U.S. Department of Housing and Urban Development, Baltimore Office.)

CHAI receives funding from Baltimore City to serve families whose income levels allow them to be eligible for benefits under the Federal Community Development Block Grant Program (CDBG). *In determining the appropriate income range for your family or household, include the gross amount of income of all adult household members (18 years and older) that is anticipated to be received during the coming 12-month period.*

**Please check the line in the box below that accurately indicates the annual gross income (before any deductions), based on the number of people in your household:**

Number in	1	2	3	4	5	6	7	8
Household	Person	Persons	Persons	<b>Persons</b>	Persons	Persons	Persons	Persons
<b>100% of median income</b>	<b>\$60,700 or above</b>	<b>\$69,400 or above</b>	<b>\$78,050 or above</b>	<b>\$86,700 or above</b>	<b>\$93,650 or above</b>	<b>\$100,600 or above</b>	<b>\$107,550 or above</b>	<b>\$114,450 or above</b>
<b>80%-100% of median income</b>	<b>\$46,000 to \$60,699</b>	<b>\$52,600 to \$69,399</b>	<b>\$59,150 to \$78,049</b>	<b>\$65,700 to \$86,699</b>	<b>\$71,000 to \$93,649</b>	<b>\$76,250 to \$100,599</b>	<b>\$81,500 to \$107,549</b>	<b>\$86,750 to \$114,449</b>
<b>50%-80% of median income</b>	<b>\$30,350 to \$45,999</b>	<b>\$34,700 to \$52,599</b>	<b>\$39,050 to \$59,149</b>	<b>\$43,350 to \$65,699</b>	<b>\$46,850 to \$70,999</b>	<b>\$50,300 to \$76,249</b>	<b>\$53,800 to \$81,499</b>	<b>\$57,250 to \$86,749</b>
<b>30%-50% of median income</b>	<b>\$18,200 to \$30,349</b>	<b>\$20,800 to \$34,699</b>	<b>\$23,400 to \$39,049</b>	<b>\$26,000 to \$43,349</b>	<b>\$28,440 to \$46,849</b>	<b>\$32,570 to \$50,299</b>	<b>\$36,730 to \$53,799</b>	<b>\$40,890 to \$57,249</b>

I/We hereby certify that the information **checked** above is my/our current annual **family** or **household** income.

The income certified above is subject to verification and the Federal False Claims Act, 31 USC section 3729).

\_\_\_\_\_  
(PRINT) NAME OF BORROWER

\_\_\_\_\_  
(PRINT) NAME OF CO-BORROWER

\_\_\_\_\_  
(SIGNATURE)

\_\_\_\_\_  
DATE

\_\_\_\_\_  
(SIGNATURE)

\_\_\_\_\_  
DATE

## **FAMILY INCOME CHART 2017**

Effective 07/01/2017 (ESL)

**Baltimore Area Median Family Income: \$86,700**

(Source: U.S. Department of Housing and Urban Development, Baltimore Office.)

CHAI receives funding from Baltimore City to serve families whose income levels allow them to be eligible for benefits under the Federal Community Development Block Grant Program (CDBG). *In determining the appropriate income range for your family or household, include the gross amount of income of all adult household members (18 years and older) that is anticipated to be received during the coming 12-month period.*

**Please check the line in the box below that accurately indicates the annual gross income (before any deductions), based on the number of people in your household:**

Number in Household	9	10	11	12	13	14	15	16
	Person	Persons	Persons	Persons	Persons	Persons	Persons	Persons
<b>100% of median income</b>	\$121,400 or above _____	\$128,350 or above _____	\$135,300 or above _____	\$142,200 or above _____	\$149,150 or above _____	\$156,100 or above _____	\$163,000 or above _____	\$170,000 or above _____
<b>80%-100% of median income</b>	\$97,150 to \$121,399 _____	\$102,700 to \$128,349 _____	\$108,250 to \$135,299 _____	\$113,800 to \$142,199 _____	\$119,350 to \$149,149 _____	\$124,900 to \$156,099 _____	\$130,400 to \$162,999 _____	\$136,000 to \$169,999 _____
<b>50%-80% of median income</b>	\$60,700 to \$97,149 _____	\$64,200 to \$102,699 _____	\$67,650 to \$108,249 _____	\$71,100 to \$113,799 _____	\$74,600 to \$119,349 _____	\$78,050 to \$124,899 _____	\$81,500 to \$130,399 _____	\$85,000 to \$135,999 _____
<b>30%-50% of median income</b>	\$36,450 to \$60,699 _____	\$38,550 to \$64,199 _____	\$40,600 to \$67,649 _____	\$42,700 to \$71,099 _____	\$44,750 to \$74,599 _____	\$46,850 to \$78,049 _____	\$48,900 to \$81,499 _____	\$51,000 to \$84,999 _____

I/We hereby certify that the information **checked** above is my/our current annual **family** or **household** income.  
The income certified above is subject to verification and the Federal False Claims Act, 31 USC section 3729).

\_\_\_\_\_  
(PRINT) NAME OF BORROWER

\_\_\_\_\_  
(PRINT) NAME OF CO-BORROWER

\_\_\_\_\_  
(SIGNATURE)

\_\_\_\_\_  
DATE

\_\_\_\_\_  
(SIGNATURE)

\_\_\_\_\_  
DATE

## RACE AND ETHNICITY SELF-IDENTIFICATION DATA COLLECTION FORM

Please answer the following questions. This information will be used to determine whether the benefits of this program are being made available to all persons on a non-discriminatory basis.

### Ethnicity

Do you identify yourself as (select only one):

☐ Hispanic or Latino

☐ Not Hispanic or Latino

### Race

Do you identify yourself as (select one or more):

☐ American Indian/Alaskan Native

☐ American Indian/Alaskan Native *and* White

☐ Asian

☐ Asian *and* White

☐ Black/African American

☐ Black/African American *and* White

☐ Native Hawaiian/Other Pacific Islander

☐ American Indian/Alaskan Native and Black/African American

☐ White

☐ Other Multi-Racial Category

☐ Asian/Pacific Islander

**Gender of Applicant:** ☐ Male ☐ Female

### **Head-of-Household Status of Applicant:**

☐ Single/Non-Elderly

☐ Elderly (one- or two-person household with a person at least 62 years of age)

☐ Related/Single Parent (single-parent household with a dependent child or children 18 years old or younger)

☐ Related/Two Parents (two-parent household with a dependent child or children 18 years old or younger)

☐ Other (any household, including two or more unrelated individuals not included in above definitions)

**Applicant is female head of household?** ☐ Yes ☐ No

\_\_\_\_\_  
Client's Name (Please Print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client's Signature