

**From:** Hamlin Caldwell Jr [<mailto:hcaldwell@reliancebanking.com>]

**Sent:** Tuesday, November 26, 2013 1:03 PM

**Subject:** Veteran Grant for Handicap Accessibility and Weatherization Home Improvements

#### What the Grant Does

Acts as a Federal subsidy for up to \$15,000 in improvements/repairs for the following; exterior doors, HVAC systems, insulation, water heaters, roofs, windows, low-flow plumbing fixtures, exterior ramps and sidewalks (for handicap accessibility), bathroom and kitchen renovations (for handicap accessibility), door widening, floor replacement, and more.

#### Who Qualifies

- Low income Veterans and active military (see attachment for income level qualification)
- Homes must be owner occupied
- Homeowner's who intends to occupy the home for five years (if the house is not sold in five years then the subsidy is never repaid by the homeowner)

I am the program coordinator for Reliance Bank, which is a member bank of the FHLB. We act as the funnel in order for the work to be done in our community. We have been running this program for the last two years and have done work on over 140 homes. During that time the program was focused on civilian lower income households. This coming year, the FHLB has changed its policy to only qualify lower income Veteran households.

I am in the process of spreading the word about the program and requesting the Coalition's help. We want to make sure any Veteran that would qualify is informed, because it does make such an impact on the lives of those who are within the lower income threshold.

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