

TIP SHEET FOR RELATIVES AS PARENTS

PLANNING AHEAD FOR WINTER HEATING

We are just getting into the swing of summer and that means only one thing - its time to plan for winter. As we all know, energy costs are rising fast. Most people are concerned about how they will pay for heat. This tip sheet is about programs that help people create more energy efficient homes. Keeping out the winter winds and cold will reduce the cost of heating your home this winter.

HELP stands for Heating Energy Loan Program. This program offers homeowners low interest loans at 3.95%. Loan amounts range from \$2,800 to \$30,000. Borrowers pay back the loans over 15 years. HELP loans can be used for home energy audits. Audits are done by an inspector who comes to your home to tell you how you can make your home more energy efficient. The loans can be used for air sealing, insulation, weather stripping, heating system repair or replacement, ventilation, moisture controls, roof repairs and improved windows, doors, and appliances. Visit <http://www.mainehousing.org/DATAIncomeLimitsHelp.html> or call 624-5712 or 1-877-544-3271 to see if you are within the income limits and for directions on how to apply.

For these loans, you must also:

- Own and occupy a 1 to 4-unit home.
- Have total monthly debt payments that are 45% less than your total monthly income
- Have total home loans, including the energy loan, that are not more than 106% of your home's value (or 100% if you live in a mobile home).

For a HELP loan you will need to apply at one of the following banks: Bath Savings Institution, Camden National Bank, HomeQuest, MaineStream Finance, Northeast Bank, Norway Savings Bank, Skowhegan Savings Bank, or The First, N.A.

CHIP is another home improvement program. It stands for Central Heating Improvement Program. CHIP assists low-income homeowners and renters. This program also helps people make their homes more energy efficient. The money can be used for insulation, weather-stripping, caulking and some safety-related repairs. It can also be used to replace or repair central heating systems.

To receive CHIP assistance, generally families must have an income below 150% (a family of 4 making \$31,800 or less) of the federal poverty guideline. But, families that include seniors (age 60 and up) or small children in the house (age two and under) must have an income below 170% (a family of 4 making 36,040 or less) of the federal poverty guideline. For more information on the poverty guidelines, visit: <http://www.mainehousing.org/DATAPovertyGuidelines.html>. To apply for CHIP, contact your local Community Action Program (CAP) office. If you have been accepted into the Low Income Home Energy assistance Program (LIHEAP), then the CAP office will automatically see if you are eligible for a CHIP grant as well.

To learn more housing assistance programs, please go to www.mainehousing.org. If you do not have Internet, call Maine Kids-Kin and ask them to print off information from the site.

*Copies of our tip sheets may be found on our web site at www.mainekids-kin.org
For permission to reproduce Maine Kids-Kin materials contact us at info@mainekids-kin.org*