

## WHAT TO EXPECT WHEN YOU APPLY

Certain basic information is required to determine your income eligibility for assistance. Included is:

- Photo identification
- Proof of residence – lease or mortgage document
- Social Security cards for each person in the household
- Proof of income for each person in the household (all income received by household members during the 30 days prior to and including the date of application)

Certain program specific information is required to determine your program eligibility.

If applying for assistance in paying a utility bill

- Most recent utility bill

If applying for assistance in paying a past due rent or mortgage payment

- Eviction judgment or mortgage forbearance or foreclosure notice.

When you apply for assistance with eviction prevention, first months rent, EAFC or Fuel Fund you will be asked to provide financial information indicating expenditures you have made during the prior month and, with eviction prevention and first months rent, for the current and upcoming months. This information is reviewed to identify that you do not have the resources to address the need for which you are applying. For eviction prevention and first month's rent the information on the upcoming month is used to evidence your continuing ability to afford the housing.

During the intake interview you may be asked to provide additional information to document some of the requirements above. For example, if the head of household has no income you may be asked to complete a "Resource Provider Worksheet" to identify the person(s) or organization(s) providing resources to meet the family's basic needs during the prior month.

You may make application and participate in an intake interview without having provided all of the above information. However, the case worker will not be able to process and present your application for approval until **all** of the above information has been provided. The case worker cannot move the case forward if any single piece of required information has not been provided.

A **decision** on providing the grant will be made as quickly as possible after your submission of **all** required information.

In providing housing assistance grants the check will be made payable to the management company or landlord. CAC will provide the **grant** check to you within **24 hours** of receiving all the required information. You will be responsible to receive the check and make the payment. Upon your specific request, CAC will mail the check to the management company or landlord.

In providing energy assistance grants, Maryland Energy Assistance Program (MEAP) and Electric Universal Service Program), payment is made directly to BGE by the

Maryland Department of Human Resources. Upon CAC's approval of your grant, CAC electronically posts the commitment to BGE at which time BGE places a hold on the account against turn-off for a period of 25 days. The processing of the application through Maryland Department of Human Resources, the making of the payment to BGE, and the crediting of the grant to your account will take 21 to 28 days from the date of CAC's approval of your grant. BGE provides a message the grant has been applied to your account on the bill based on the meter reading taken after the grant has been credited to your account. You may receive this bill as much as 45 days after CAC has approved your grant.

In providing energy assistance through the Fuel Fund program, the funds needed to address your need may come from several sources, the Fuel Fund grant provided by CAC, your own funds, funds from churches and charities, and matching funds provided by BGE. Upon CAC's approval of your grant, CAC electronically posts the commitment to BGE. The commitment will include the funds from the several sources, although CAC will only provide BGE with the Fuel Fund grant and the money order you provide for your funds. Based on the commitment, BGE provides you a 25 day extension. BGE will credit the payments sent by CAC and payments on your behalf by churches and charities on the date they are received. However, none of the matching credits are applied to your account until all of the funds listed in the commitment have been received. It is your responsibility to follow-up with the various organizations to ascertain they have forwarded the payments to BGE. It is important to note that BGE does not provide a message on the bill indicating that matching credits have been applied to your account.

In providing assistance through EAFC (Emergency Assistance to Families with Children), payment is made directly to the vendor (landlord or management company for housing, BGE for energy assistance) through the Maryland Department of Human Resources. After approval by CAC, there is an additional processing period of 24 hours before the check is mailed. Allowing 2 to 3 days for mail delivery, the grant check will be received 3 to 4 days after approval of the grant award by CAC.