

## Frequently Asked Questions

**Q: Who is eligible to apply to the Hope Fund?**

**A:** *Washington County, Pleasant Point, and Indian Township families with child(ren) 0-8 receiving services from a CCC collaborating partner who is working in close relationship with the applicant/family regarding established individual and/or family goals.*

**Q: What type of assistance does the Hope Fund offer?**

**A:** *The Hope Fund is for one-time expenses not to exceed \$1,000 in a program year and offered when other resources have been exhausted or are unavailable. Funding is intended to support parent/family goals that increase parents' ability to safely provide for their children and increase family stability.*

*Funding categories include, but are not limited to, automotive expenses, housing needs, medical or dental expenses, emergency expenses, safety items, and work or educational expenses. The Hope Fund will assist families with funeral expenses associated with the death of a young child.*

*The Hope Fund does not fund ongoing expenses such as food, rent, fuel oil, gas, and other recurring bills.*

Providers can always email Angela Donaghy, the CCC finance and barrier removal coordinator at [adonaghy@cccmaine.org](mailto:adonaghy@cccmaine.org), if they're not sure whether a family's need fits within the Hope Fund.

**Q: When is the Hope Fund open?**

**A:** *The Hope Fund opens in early October for the beginning of the program year. The CCC works to make funds available throughout the year by spreading the fund out across three "terms" that begin in October, February and June. The CCC website will always be clear when the fund is closed. The CCC weekly [newsletter](#) also alerts partners to the opening and closing of the fund.*

*Operating the Hope Fund is always contingent upon successful fundraising efforts.*

**Q: Is there a limit on how many times a family can apply or how much funding they can receive?**

**A:** *Families cannot access more than \$1,000 in a program year (between October and September). Partners can help families apply more than once in a program year but combined awards should not exceed \$1,000.*

*When a need exceeds \$1,000, the committee requires the [combined budget form](#) to be completed so they can see how different funding sources (e.g. Hope Fund, family contribution, other supports) come together to pay for the whole need.*

**Q:** **Who gets the funds when an award is approved?**

**A:** *Hope Fund awards are paid to vendors, such as mechanics or landlords. Funds do not go directly to families.*

**Q:** **Does the Hope Fund support purchasing or repairing a vehicle?**

**A:** *Yes, the Hope Fund helps families with safe transportation. With repairs, all applications require an estimate from a garage that focuses on items needed to pass inspection and includes the price of the sticker in the estimate.*

*The Hope Fund does not buy parts that an applicant installs independently.*

*With down payments for purchase of a vehicle, the family must be able to make vehicle payments going forward. Using the [household budget form](#), the provider should demonstrate family ability to make payments and insure the vehicle going forward.*

*When the request is for a full purchase of a vehicle, providers should use the combined budget to show all income sources for full payment of the vehicle and related insurance and registration.*

*The Hope Fund does not typically pay for vehicle insurance or annual registration.*

*Vehicle purchases are some of the most complex Hope Fund applications. Dealerships are not accustomed to working with a third party for down payments and they are typically not willing to hold a vehicle during the time it takes for a Hope Fund application to be approved. High interest rates for applicants with low credit scores also create challenges for families. The committee will review applications that include the vehicle costs outlined by a dealership and either the combined or household budget form (use the*

*combined budget if combining funds to pay for the vehicle in full and the household budget if the purchase commits a family to payments).*

**Q: Does the Hope Fund assist a family with housing?**

**A:** *Yes, the Hope Fund aims to help families live safely in their homes without fear of eviction, with properly running major household systems, and age-appropriate safety items for children.*

*The Hope Fund does help with security deposits and will examine if a family is able to pay rent once a security deposit has been paid, using the [household budget form](#).*

*Security deposits are not expected to be returned to the Hope Fund; they should be released to the family.*

*The Hope Fund will also help with one-time housing expenses that support family safety or prevent eviction or foreclosure. This could include certain furniture or equipment or such needs as mitigating insect infestation.*

**Q: Can you provide some guidance around essential household appliances? Are there some price guidelines that providers can coach families around?**

**A:** *When a family is renting, providers should encourage clients to work with landlords for appliance and household systems needs before they approach the Hope Fund.*

*The Hope Fund asks that families seek out base-model appliances at Washington County businesses, when possible. If the family is getting the estimate and is comfortable telling the vendor that the appliance is for a Hope Fund application, they can receive guidance on pricing and models from the staff at appliance stores in Washington County who work with the Hope Fund. If the worker is getting the estimate, they could get the same guidance.*

*Estimates should include price of power cord, conversion kits, disposal and delivery fees when relevant.*

*If there is a compelling reason for a larger or more expensive appliance, that should be detailed on the application.*

*Efficiency Maine or other rebates for major appliances should be directed to the families and not the Hope Fund.*

**Q: Does Hope Fund discourage people from going to Lowe's, Home Depot or other non-local vendors for the estimate?**

**A:** *Not necessarily, but by not using a local vendor, it might create another barrier for the family, because there may not be a delivery option and there may be fewer service/repair options for appliances that are purchased outside Washington County.*

**Q: Does the Hope Fund help with legal fees or fines?**

**A:** *There was a decision early on not to include legal fees or fines because they can be so huge. Providers should consider referring families to Pine Tree Legal Assistance (<https://www.ptla.org/welcome>) or 207-400-3248, or Legal Services for the Elderly (LSE) if the applicant is age 60 or over. LSE's helpline is 1-800-750-5353.*

**Q: Does the Hope fund help with medical/dental/or mental health expenses?**

**A:** *Yes, the Hope Fund aims to help families pay for uninsured medical/dental/mental health expenses connected to children's safety and development and parents' ability to provide for their children. The Hope Fund will consider existing insurance coverage and work-related outcomes for medical and dental requests.*

**Q: Will the Hope Fund pay for medical emergency services (after-the-fact)?**

**A:** *This has not been a Hope Fundable service in the past, but the Hope Fund has provided supports for people having to travel long distances for special medical appointments/procedures. Additionally, the Hope Fund has been able to provide support for short-term child care while a parent is recovering from a procedure.*

**Q: Does the Hope Fund pay for warranties or service plans on new items?**

**A:** *New items come with an implied warranty of merchantability and the Hope Fund does not typically purchase service contracts for such items as appliances, laptops, or generators.*

**Q. Please walk me through the process of applying to the Hope Fund.**

**A:** *Applications are submitted to the CCC by providers from CCC partner agencies working with families or individual clients who have a plan for attaining goals. Applications can be submitted online, by fax, or by email. Online is preferred. If*

*you're not sure a request fits for the Hope Fund, you can always contact Angela for guidance, [adonaghy@cccmaine.org](mailto:adonaghy@cccmaine.org).*

*The review committee meets weekly and the committee coordinator will give the provider a decision summary after the meeting. Families do not contact the Hope Fund Committee and committee members do not contact families.*

*The provider does all the supporting work in terms of communication, including: submitting the application, providing additional or supporting information, communicating with the vendor, communicating with other agencies also offering financial support, reporting the decision of the committee to the client, and ensuring the item is paid.*

*Providers also help distribute follow-up surveys to families for evaluation purposes.*

**Q: What types of supporting documentation should accompany an application?**

**A:** *Applications should include the name, address, and account number (when appropriate) for the vendor being paid (e.g. mechanic, landlord, merchant, etc.). In addition, applications may require:*

- *Quotes, estimates, lease agreements, contracts or other financial information that give the committee the most accurate information on the amount and nature of the request, or a letter or statement of need and necessity from a licensed medical/dental/mental health professional if applicable.*
- *The combined or household budget form. Not all applications require a budget form, especially car repairs or appliance requests. When requests involve other funding sources, the combined budget is needed. When requests commit a family to ongoing payments (e.g. car payments, rent), then the household budget is needed.*

*If an application does not have enough supporting documentation, the committee coordinator will contact the provider to ask for more information before the application goes before the committee.*