

Please return application and supporting documents by mail, e-mail,  
besmarthome.dhcd@maryland.gov OR Fax: 1-240-334-4881

The BeSMART offers an excellent, low-cost loan for homeowners that need to replace or install:

- Insulation and air sealing
- ENERGY STAR® heating and cooling systems
- ENERGY STAR® hot water heating equipment
- ENERGY STAR® appliances, windows, doors
- Lighting and controls
- Programmable and smart thermostats
- Ceiling fans and ventilation fans
- Geothermal heat pumps

### **BeSMART Loan Terms**

- Up to \$30,000
- **6.99% Interest Rate**
- Up to 10 Year Term
- Unsecured Loan
- No Down Payment
- No Fees for Homeowner or Contractor

### **Homeowner Eligibility**

The BeSMART loan is an unsecured loan based on verification of credit and ability to pay.

- Maryland homeowner
- Credit score of 640 or greater
- Debt to income ratio that does not exceed 50%

## **Special Terms and Conditions BeSMART Guidelines and American Recovery and Reinvestment Act**

Be SMART Funds are provided through the Department of Energy's (DOE) Better Buildings/Energy Efficiency and Conservation Block Grant program and are authorized through Section 544 of the Energy Independence and Security Act of 2007. Funds available through this program are to be used only for installation of measures that directly and significantly improve the energy efficiency of a building. All installed materials and equipment must be new.

Eligible measures are those that will result in an improvement of energy efficiency and include:

- Whole house air sealing measures (interior and exterior), including use of sealants, caulks, insulating foams, gaskets, weather-stripping, mastics and other building material

- Attic and crawl space insulation, including sealing of air leakage between the attic and the conditioned space, addition of at least R-19 insulation to existing insulation and other significant insulation improvements
- Wall insulation that results in significant energy savings
- Duct sealing or duct replacement and sealing that result in significant energy savings and /or replaces and seals at least 50 percent of a building's distribution system
- Skylight replacement that meets the most recent ENERGY STAR standards
- Installation of energy efficient lighting.
- Replacement of heating systems (gas/propane/oil burner/furnace) and water heaters with new units that meet the most recent ENERGY STAR specifications. (Installation of a solar hot water heater is an eligible measure as long as it significantly reduces the amount of electricity or fuel needed to heat the water)
- Replacement of air source air conditioner or air source heat pump with a new unit that meets the most recent ENERGY STAR specifications
- Installation of ENERGY STAR ceiling fans, ventilating fans, dampers and programmable thermostats. Installation of energy monitoring devices
- Health and safety measures and other improvements (such as asbestos removal, lead paint removal, ADA compliance and other similar activities) that are incidental to carrying out the eligible Be SMART activity may be eligible as long as the total cost of health and safety measures is not equal to more than 25% of the total project cost
- Replacement of most appliances (refrigerator, dishwasher, clothes washer the most recent ENERGY STAR specifications. ) with new units that meet
- Installation of qualified geothermal systems
- Projects related to regular maintenance and repairs are not eligible
- Energy Efficient windows and doors are eligible pending Historic Preservation review approval
- Other measures may be eligible based on the results of an approved energy audit and discussions with DHCD Be SMART program staff

### **Historic Preservation**

Before work begins to alter any historic structure or site using Be SMART funds, DHCD and the contractor/subcontractor must ensure that the work is in compliance with Section 106 of the National Historic Preservation Act (NHPA). Section 106 applies to historic properties that are listed in or eligible for listing in the National Register of Historic Places, or are located in or contribute to a National Register Historic District. Certain undertakings may be exempt from review and approval by the Maryland State Historic Preservation Office. If the undertakings for



a particular project are not exempt, the contractor must notify DHCD and the State Historic Preservation Officer (SHPO) to coordinate the Section 106 review outlined in 36 CFR Part 800. In these cases where projects are referred to the SHPO for approval, work may not begin on these projects until documented approval has been received. DHCD will retain sufficient documentation (to be provided to DOE upon their request) from the contractor and SHPO for individual projects, in order to demonstrate that the required approval was received from the SHPO or THPO for the project. DHCD will report annually to DOE on the disposition of all historic preservation consultations by category.

### **Whistleblower Protection**

All recipients of Be SMART funding are required to comply with the Whistleblower Protection requirements of the Recovery Act, Section 553 of Division A, Title XV, Public Law 111-5, which provides protection for non-federal employees (including contractors and subcontractors) making specified disclosures relating to possible fraud, waste or abuse of Recovery Act funds.

## **BeSMART Energy Efficiency Home Loan Application**

### **Personal Information**

	<b><u>Applicant</u></b>	<b><u>Co-Applicant</u></b>
<b><u>Name</u></b>		
<b><u>Email</u></b>		
<b><u>Telephone</u></b>		
<b><u>Date of Birth</u></b>		

### **Property Information**

<b><u>Street Address</u></b>		
<b><u>City</u></b>		Maryland
<b><u>Zip Code</u></b>		<b><u>County</u></b>

### **Employment Information (If retired – just list company as “Retired”)**

	<b><u>Applicant</u></b>	<b><u>Co-Applicant</u></b>
<b><u>Name of Employer</u></b>		
<b><u>Address of Employer</u></b>		
<b><u>Position/Title</u></b>		
<b><u>Yrs on Job</u></b>		
<b><u>Name of</u></b>		



<u>Supervisor</u>		
<u>Telephone</u>		

**If less than 2 years, provide previous Employment Information**

	<u>Applicant</u>	<u>Co-Applicant</u>
<u>Name of Employer</u>		
<u>Address of Employer</u>		
<u>Position/Title</u>		
<u>Yrs on Job</u>		
<u>Name of Supervisor</u>		
<u>Telephone</u>		

**Financial Information - Gross Income**

	<u>Applicant</u>	<u>Co-Applicant</u>	<u>Total</u>
<u>Salary (Base Income)</u>			
<u>Pensions, Annuity, Social Security</u>			
<u>Alimony/Child Support</u>			
<u>Other</u>			
<u>Total</u>			

**HOW DID YOU HEAR ABOUT US?**

DHCD Website  
 Contractor Website  
 Utility Website  
 Friend/Family  
 Other \_\_\_\_\_

**APPLICANT CERTIFICATION AND SIGNATURE**

In accordance with Executive Order 01.01.1983.18, the Department of Housing and Community Development advises you as follows regarding the collection of personal information:

The information requested by the Department of Housing and Community Development (the "Department") is necessary in determining your eligibility for a BeSMART Home loan. Your failure to disclose this information may result in the denial of your application for a loan.



Availability of this information for public inspection is governed by the provisions of the Maryland Public Information Act, State Government Article, Sections 10-611 et. seq. of the Annotated Code of Maryland.

This information will be disclosed to appropriate staff of the Department, the staff of the local administrator for the loan, and participating mortgage lender, if any, for purposes directly connected with administration of the loan and the loan program. Such information is not routinely shared with state, federal or local government agencies, but would be made available to the extent consistent with the Maryland Public Information Act.

You have the right to inspect, amend or correct personal records in accordance with the Maryland Public Information Act.

Any person who knowingly makes, or causes to be made, a false statement or representation relative to this loan application shall be subject to criminal prosecution, a fine of up to \$5,000 and/or imprisonment up to two years and if a loan has been made, immediate call of the loan requiring payment in full of all amounts disbursed, pursuant to Housing and Community Development Article, Section 4-933, Annotated Code of Maryland.

I/We authorize the Program or its agent to obtain credit information for the purpose of evaluating this application and disclose this same information to local agencies participating in the Program and/or a private lending institution agreeing to participate in the loan.

---

Applicant Name (Print)

---

Co-Applicant Name (Print)

---

Applicant Signature

Date

---

Co-Applicant Signature

Date



**MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

7800 HARKINS RD • LANHAM, MD 20706 • DHCD.MARYLAND.GOV  
301-429-7400 • 1-800-756-0119 • TTY/RELAY 711 or 1-800-735-2258

