



HOW TO BECOME AN ELIGIBLE CONTRACTOR

An Eligible Contractor for the Be SMART Energy Loan programs will provide a high quality of work, a commitment to customer service, financial stability, and personal integrity.

To become an Eligible Contractor for the **Be SMART Energy Loan programs**:

1. Contractor must submit agency- provided application and provide all required documentation (*see attached application with checklist of required documentation on page 3*). **Signature required**
2. Upon receipt of your application, *Be SMART* program staff will review the application and documentation for completeness. The **Be SMART Home Energy Star** program requires contractor to have a minimum of MHIC or relevant professional license and be insured. The **Be SMART Home Complete** program requires contractors to have a minimum of:
 - MHIC or relevant professional license
 - Insured
 - and Certifications/Training completion from the Building Performance Institute (BPI), Weatherization Assistance Program, and Lead Renovation Repair and Painting (from the EPA or MDE).
3. Once *Be SMART* staff has determined that the contractor meets all of the program requirements, contractor will be notified that he/she has been added to the Eligible Contractor list.
4. Contractors that do not meet the requirements upon initial review will be notified of any deficiencies with regard to information/documentation and afforded the opportunity to correct and supplement information/documentation within 30-days of notification. Contractor will be notified of outcome of this subsequent review. All information and documentation will be kept in individual contractor files for review by DOE. Contractor file information will be reviewed for changes or updates annually.
5. Eligible contractors will be posted on *Be SMART* website (www.dhcd.maryland.gov) "Eligible Contractor's List". This website list will be updated monthly to add or delete contractors as needed. The *Be SMART* program is depending upon contractors to market the program as they interact with homeowners and business owners that desire to have the work done, but have been unable to identify a funding source that makes these considerations affordable.

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Contractors should familiarize themselves with how the program works from the perspective of the homeowner and business owner. Please refer to the basic steps below for the Be SMART program. *[Be SMART Home brochures are available on the Be SMART website, www.dhcd.maryland.gov]*

How Do You Get a Be SMART Home Loan?

1. Submit Be SMART Home Pre-Qualification form to the Department of Housing and Community Development (DHCD).
2. Schedule home energy audit. (Be SMART Home Complete ONLY;
3. Receive home energy audit report and Be SMART Home application with program guidelines and eligible uses.
4. Contact a Be SMART Eligible Contractor to receive estimate for energy efficiency improvements.
5. Submit Be SMART Home Loan Application with supporting documentation to DHCD.
6. DHCD processes your Be SMART Home loan application; approval is based on your energy efficiency plans, satisfactory credit and affordability.
7. Upon loan approval your Be SMART Eligible Contractor performs the energy efficiency improvements.
8. The Be SMART Contractor is paid by DHCD when the work is completed to your satisfaction and a DHCD inspector confirms that work has been completed to specifications.

Contractors will be notified of upcoming refresher courses that would enhance their technical skills and knowledge of the program details. It is anticipated that training sessions will be held on a quarterly basis.

For more information, contact:

BeSMART Program

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