

What is A Brush with Kindness?

A Brush with Kindness (ABWK) focuses on exterior-only home repairs. Examples of services provided by Huntington WV Area Habitat for Humanity (HAHFH), to qualified homeowners, include but are not limited to: sidewalk repair; porch repair; installation of fencing; and handicap-accessible ramp construction. Roofing and window replacement are not included as part of ABWK.

The goal of ABWK is to help low-income homeowners who struggle to maintain the exterior of their homes. Serving as a companion to HAHFH's core building program, qualified homeowners will reclaim their homes with pride and dignity as a result of ABWK.

In addition, ABWK will enable HAHFH to serve more families in Cabell County, West Virginia, and Lawrence County, Ohio* (*with the exception of the communities of Ironton, Coal Grove, and Hanging Rock).

How does A Brush with Kindness Work?

ABWK focuses primarily on neighborhood beautification of homes. Labor is offered at no-cost to the homeowner. Materials are paid for by the homeowner through a good-faith loan agreement. The scope of work is defined by ABWK and agreed on by both parties before the work begins.

Am I Eligible?

ABWK partners with low-income homeowners based on need and the scope of work.

To qualify for ABWK, the potential partner family must:

1. Live in an owner-occupied home. Rental properties do not qualify for ABWK.
2. Provide evidence that the applicant's property is owned by the applicant as evidenced by a Deed of Trust, Deed, or other legal documentation.
3. Meet the income levels as set forth by the HUD Income Guidelines for Persons in Household for the current year (30-60% Area Median Income).
4. Must be willing to partner with HAHFH to complete the required "sweat equity" hours. The hours are based on a sliding scale determined by the cost of the repairs.
5. Demonstrate a valid need for exterior home repairs.
6. Provide proof of homeowners insurance.

What is the Cost?

Repairs performed on homes as part of ABWK are limited to a maximum investment of \$5,000. However, all repairs will be assessed per the condition of the home, with most homes not utilizing the full \$5,000.

Upon completion of repairs, homeowners will be responsible for repaying a no-interest, no-profit loan to HAHFH that will be based on the homeowner's income. The loans will not exceed 7 years in length nor the cost of the repairs provided.

All ABWK payments received from homeowners will be cycled back into the program, allowing HAHFH to help more qualified families in need.

Please deliver or mail your
ABWK Interest Form
to the Habitat office:

Huntington WV Area
Habitat for Humanity
240 3rd Avenue
P.O. Box 2526
Huntington, WV 25726

Phone: 304-523-4822
www.hahabitat.org



Income Guidelines

The income guidelines for A Brush with Kindness are listed in the chart below. Your family's annual gross income (before taxes) must be less than the maximum income shown.

2014 HUD Income Guidelines

PIH	One	Two	Three	Four	Five	Six	Seven	Eight+
Minimum	\$10,750	\$12,250	\$13,800	\$15,300	\$16,550	\$17,750	\$19,000	\$20,200
Maximum	\$21,420	\$24,480	\$27,540	\$30,600	\$33,060	\$35,520	\$37,980	\$40,440

PIH—Persons in Household

Sweat Equity Hours

- Partner Families will meet with the HAHFH Family Service Coordinator to develop a plan for obtaining their sweat equity hours. Options for obtaining hours will be:
 - Completing hours on the homes of other partner families.
 - Completing hours in the ReStore or Affiliate Office if physical limitations prevent the Partner Family from working on a jobsite.
- For a Partner Family of 1 Adult- For every \$200 of project cost, the family must complete 1 Sweat Equity hour.
For example, for a project projected of \$4,000, required sweat equity for the family of 1 adult will be 20 hours. (Maximum would be 25 hours)
- For a Partner Family of 2 Adults - For every \$100 of project cost, the family must complete 1 Sweat Equity hour.
For example, for a project projected to cost \$4,000, the required sweat equity for the family of 2 adults will be 40 hours. (Maximum would be 50 hours)

Prior to the start of repairs on their home, Partner Families must:

- Complete all of their sweat equity hours.
- Pay a deposit equal to one loan payment.
- Sign a memorandum of understanding with HAHFH agreeing to a repayment plan based on affordability criteria (no more than 30% of income can be to provide housing).
- Sign all other related documents including, but not limited to: Scope of Work; Promissory Note (promise to repay the loan or be subject to a lien on the property); and Letter of Acceptance.
- Agree to photographs and media interviews.

If you're not sure if you meet the guidelines for qualifying, please call us at (304)523-4822.

****Please note that the completion of the ABWK Interest Form does not guarantee you will be an approved Partner Family.***

Please complete and submit the ABWK Interest Form. Applicants will be notified in a separate letter of eligibility to continue the application process. If the applicant meets the qualifying terms, an ABWK application form will be sent. **This form is not an application.**

NAME _____

STREET _____ APT. # _____

CITY _____ STATE _____ ZIP _____

HOME PHONE _____

WORK PHONE _____

CELL PHONE _____

Marital Status: (Please circle one)*

UNMARRIED MARRIED SEPARATED

CO-APPLICANT:

NAME _____

STREET _____ APT. # _____

CITY _____ STATE _____ ZIP _____

Marital Status: (Please circle one)

UNMARRIED MARRIED SEPARATED

Are you (and Co-Applicant) a U.S. citizen or legal permanent resident?

Applicant Yes No
Co-Applicant Yes No

How many people are living in the house, including yourself?

NAME

DATE OF BIRTH

Please list all sources of income. This includes jobs, social security, disability, alimony and child support.

A separate sheet of paper may be necessary.

SOURCE OF INCOME

GROSS AMOUNT (BEFORE TAXES)

HOW OFTEN IS INCOME RECEIVED?

APPLICANT _____

CO-APPLICANT _____

DATE SIGNED _____

RELEASE: By my signature I affirm that the above information is true. I understand that providing false information could cause me not to qualify to purchase a Habitat home.

