

A Brush with Kindness

For assistance with this application, please contact Anna Symington (305) 294-9006
Email: volunteer@habitatlowerkeys.org

What is A Brush with Kindness?

Habitat's A Brush with Kindness program helps income-qualified homeowners who struggle to maintain the exterior of their homes, allowing them to reclaim their homes with pride and dignity. ABWK works in conjunction with Habitat's core building program, enabling us to serve more families, increase opportunities for volunteers and expand our base of sponsors. Most importantly, ABWK is part of Habitat's broader community development strategy called the Neighborhood Revitalization Initiative. This initiative is a holistic approach, assisting communities as well as families. It is designed to revitalize the appearance of the neighborhood, encourage connections within the community, and most importantly, help preserve the existing affordable housing. NRI is designed to pursue Habitat for Humanity's strategic imperative of helping to transform and strengthen communities so that those who reside in them will be able to live and grow into all that God intends for them.

Who does the work?

Under the guidance of Habitat site supervisors the work is done by the homeowner, family and friends and Habitat volunteers. Habitat will act as the contractor and will pull required permits and hire licensed professionals when necessary.

Who pays for it?

A Brush with Kindness focuses on exterior painting and repair services which are sold to income-qualified homeowners. Financing of the project must be in place before work can begin. To obtain financial support for the project Habitat partners with homeowners working with the homeowner's personal network, faith-based groups, churches, synagogues, neighbors, civic groups, local companies, etc. In 2012 Habitat received a grant from the Bahama Village and Caroline Street Corridor Community Redevelopment Agencies. Projects within these neighborhoods may be eligible for these funds.

Who is eligible and how do I apply?

ABWK serves homeowners in need using Habitat's basic tenets of eligibility: demonstrated need, willingness to partner and ability to pay. This application and attachments should be filled out and mailed to Habitat. The application is reviewed by Habitat's Family Selection Committee. If you are eligible, a home visit is scheduled with a Habitat construction supervisor. Final selection is made by Habitat's Board of Directors. This process can take several weeks.

The following basic criteria must be met in order to apply:

1. The homeowner must have clear title and live in the home full-time.
2. Collective household income must be at or below 80% of the area median income.

2012 Income Guidelines

<u>Household Size</u>	<u>Maximum Income</u>
1 person	\$46,250
2 persons	\$52,850
3 people	\$59,450
4 people	\$66,050
5 people	\$71,350

(Guidelines good through April 30, 2013)

3. The homeowner must be willing to partner with Habitat in this project to the best of their ability both financially and physically.

A Brush with Kindness

Homeowner Application

Date Received:
Referred by:
Phone number:
MoCo Prop App:
Application No.:

Section 1 – Homeowner Information

Name of Homeowner #1 _____		Year of Birth: _____
Name of Homeowner #2: _____		Year of Birth: _____
Home Address:	City (Key):	Zip:
Telephone Home: Cell:	Email:	Number of Years at Address:

List the names, ages, and relationship to homeowner of all people living in the home.
 (Attach a list if more space is needed)

Name/relationship: _____ Year of Birth: _____

Name/relationship: _____ Year of Birth: _____

Name/relationship: _____ Year of Birth: _____

Name/relationship: _____ Year of Birth: _____

Section 2 – Special Needs

Is the homeowner or anyone in the home disabled? Yes____ No____

If yes, indicate the type of disability below (check all that apply, please describe if “other”):

Uses a Walker, Cane or Crutches____ Wheelchair Bound____ Blind____ Hearing Impaired____

Other_____

Is translation needed? Yes____ No____ If yes, what language: _____

Section 3 –Income Verification and other documents required

Do you have Homeowner’s Insurance? Yes ____ No ____

If yes, please attach proof of insurance (copy of recent insurance declaration page)

Return this application with *most recent* copies of all that apply for each person over 18 living in the home:

1) Income tax return; 2) retirement statement; 3) paycheck stub; 4) SSI Award Letter; 5) Proof of current Medicaid coverage.

Are you qualified already with any other financial aid agency?

If so, which one(s) _____

You may be required to supply further verification of income such as retirement or income statements, bank account statements, etc.

Complete the following for all those living in the home over the age of 18 (attach pages if necessary)

MONTHLY INCOME	Homeowner #1	Homeowner #2	MONTHLY EXPENSES	
Gross Employment Income	\$ _____	\$ _____	Mortgage Payment	\$ _____
Social Security	\$ _____	\$ _____	Utilities (including phone, internet)	\$ _____
Disability	\$ _____	\$ _____	Car Payment	\$ _____
Alimony	\$ _____	\$ _____	Insurance	\$ _____
Child Support	\$ _____	\$ _____	Child Support	\$ _____
Other	\$ _____	\$ _____	Average Credit Card	\$ _____
Total Monthly Income	\$ _____	\$ _____	Other Monthly Payments	\$ _____
			Total Expenses	\$ _____

Section 4 – Sharing Your Personal Information

Is there someone you would like to have Habitat speak with concerning this application?

Name: _____ Relationship to you: _____

Contact Phone: _____ Email: _____

I give my permission to Habitat to speak to the above named individual in regard to this application.

This may include discussing my personal finances.

Homeowner #1 Signature: _____ Date: _____

Homeowner #2 Signature: _____ Date: _____

Section 7 – Homeowner’s Agreement

		Initial next to each statement affirming that you have read and understand the corresponding sentence.
_____	_____	I certify that the information on this application is accurate to be the very best of my knowledge.
<i>Initial</i>	<i>Initial</i>	
_____	_____	I have clear title to the property at the address given on this application.
_____	_____	I have no present intention to move or offer my home for sale for at least five years
_____	_____	I understand that there will be expenses related to this work and agree to partner with Habitat for Humanity to pay for the cost.
_____	_____	I confirm that any physically able persons residing in my home, <u>including myself</u> , or visiting during the project day(s) will complete a Habitat Volunteer Application and will work alongside the Habitat employees and volunteers. This is extremely important to our Volunteers who give freely of their time and talents to lend a hand up, not a hand out to those in need.
_____	_____	I confirm that I will make the bathroom facilities available to volunteers and Habitat personnel. No one will enter the home without the homeowner being present.
_____	_____	I confirm that, except for the conditions listed below, my home is a safe place for employees and volunteers of Habitat. Possible unsafe conditions: <i>(i.e. a well or cistern on the property, etc.)</i>

_____	_____	I do, by the attachment of my signature and initials to this document, invite Habitat and their contractor to enter onto my property and possibly into place of residence for the purpose of performing minor repairs to said residence. No one will enter the property without the owner being present.
_____	_____	I understand that I will be given a Work Agreement which will list all the repairs. At that time I will have the opportunity to give my consent and authorization for the performance of the repairs to be completed by Habitat, their volunteers and/or their contractor(s).
_____	_____	I understand the repairs listed on the Work Agreement are subject to funding restraints, feasibility, contractor recommendations and other program restraints, which may arise.
_____	_____	I understand the project may be discontinued by Habitat at any time if the environment becomes hazardous, life threatening or hostile.
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In consideration for services, I hereby release, discharge and agree to indemnify, hold harmless and defend Habitat, their officers', directors, employees, agents, representatives and all persons, firms, corporations, their contractor, and any other contractor performing work under this program, from any and all claims, demands, damages, causes of action or suits at law or in equity of whatsoever kind of nature, for or because of any matter or thing done, omitted or suffered to be done to me, my heirs, executors, administrators, representatives, assigns or houseguest by any said party hereby released arising out of or relating to the performance of the service mentioned above.

To the extent permitted by law and without affecting the coverage provided by the required homeowners insurance, I agree to sign the release and waiver of liability.

Signature of Homeowner #1

Date

Signature of Homeowner #2

Date

Please include the most recent copies of all that apply for each person over 18 living in the home:

- 1) Income tax return
- 2) retirement statement
- 3) paycheck stub
- 4) Social Security award letter
- 5) Proof of homeowners' insurance

Mail this completed application to the address below. Keep a copy for your records.

Habitat for Humanity of Key West and the Lower Florida Keys
Attn: A Brush with Kindness Program
30320 Overseas Highway
Big Pine Key, FL 33043

After an initial review you will be contacted by a member of the Habitat staff.

Direct any question to: Anna Symington, (305) 294-9006 at the Key West office
email: familyservices@habitatlowerkeys.org