



A Brush with Kindness



A Brush with Kindness allows low-income homeowners to repair, strengthen and beautify their homes at a price they can comfortably afford. Homeowners interested in the this program must demonstrate a need for assistance, the ability to pay a low-interest loan, and a willingness to invest "Sweat Equity" by helping complete the work themselves. After reviewing the Eligibility Criteria below, please complete our Home Repair Intake Form at

www.habitatclallam.org/how_we_work/home-repair-intake-form.html

Eligibility Criteria

Homeowners must meet the following basic program criteria to be eligible for this home repair program:

1. Must own a home in Sequim or Port Angeles.
2. Property must be owner-occupied and serve as the primary residence of all owners on title.
3. Eligible properties are owner-occupied Single Family Residences (SFR), manufactured homes, condominiums, townhomes and duplexes. Rental properties are not eligible. Mobile homes are not eligible.
4. Owners of multiple real estate properties are not eligible.
5. Homeowners must demonstrate that the following items are current:
 *Mortgage Loan Payment *Homeowner's Insurance *Property Taxes
6. Household must be a low-income house (see chart below):

2018 Income Eligibility Limits

Number of People in Household	1	2	3	4	5	6
Maximum Income Limit	\$27,480	\$31,380	\$35,280	\$39,180	\$42,360	\$45,480

7. Homeowners must agree to an affordable repayment plan.
8. Homeowners and/or household members must be willing to contribute Sweat Equity hours, or equivalent as approved by Habitat.
9. Homeowners must be U.S. Citizen or Permanent Legal Resident

Affordable Repayment

Homeowners agree to pay for repair services provided by Habitat through one of the following affordable repayment plans:

1. Homeowners may make a one-time payment covering the full costs of the repairs provided. Discounts available.
2. Homeowners agree to a 0% interest, zero down payment, affordable loan for the total project costs of the repairs provided. The loan is secured to the property, and discounts are available for early repayment.
3. All repayment funds are recycled and used to assist future low-income homeowners in need of repairs.

Partnership

Habitat establishes a partnership that relies on the homeowner's involvement and participation. If selected for home repairs, homeowners must be willing to partner with Habitat in a variety of ways, including:

- Signing a Homeowner Agreement – homeowners pledge to partner with Habitat and perform the expected commitments of the program including completion of required sweat equity hours.
- The homeowner, a household member or friend of the homeowner must be on site and willing to work in various capacities throughout the duration of the home repairs.
- Homeowner(s) must commit to being a good Habitat for Humanity ambassador in the community.

EXAMPLES OF EXTERIOR REPAIRS:

- Siding and trim repair and replacement; replacing wood members
- Exterior scraping, caulking and painting
- Handrails at property entrances
- Window repair (new screen, glass, glazing) or replacement
- Gutter replacement/repair
- Porch, deck or wheelchair ramp construction
- Repair or replacement of porch, stairs or ramp
- Fencing repair or replacement
- Door repairs or replacements for house or garage
- Weather-stripping at doors, or adding/replacing door seals
- Landscaping (pruning, trimming, removal, planting, weeding, reseeding, irrigation)
- General cleanup, brush/junk removal

Repair Exclusions:

- Foundation repairs
- Cosmetic or decorative repairs and modifications
- Construction or demolition of rooms and additions
- Remodeling improvements not related to health, safety or accessibility needs
- Repairs on properties that are uninhabitable, or have open permits
- Repairs on properties with unpermitted or illegal additions
- Repairs on properties undergoing current construction, renovation or remodeling
- Repairs on properties in a state of incomplete construction, renovation or remodeling
- Repairs on properties which Habitat deems unsafe for staff, volunteers or contracted professionals