

Next Steps

1. If you are interested and qualify, contact Hub Area Habitat for Humanity. An application will be sent.

2. Complete the application and return with required documents.

3. **Receiving this brochure does not constitute an acceptance into A Brush With Kindness program.** It is only a starting point!

Additional Information

1. *ABWK* is an effort to help beautify the neighborhood.

2. Hopefully *ABWK* will encourage others to paint and cleanup their homes.

3. *ABWK* builds community with neighbors helping neighbors.

4. Finally *ABWK* will encourage partner families to remain in their home.

Cost and Commitment

As mentioned, a small, no-interest loan, payable over two years, starting at \$250, will be incurred. A two year loan enforces a commitment by the homeowner.



Hub Area

**Habitat
for Humanity®**

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Office is located in the Super City Mall.

Hub Area
Habitat for Humanity®

A Brush with Kindness



**Restoring the pride of
homeownership for those
who are low income,
disabled, or elderly.**

What is A Brush With Kindness?

A Brush With Kindness (ABWK) is a new program for Hub Area Habitat for Humanity. ABWK was started in 1999 by the Twin Cities Habitat for Humanity and is currently being done by some of the SD Habitats.

Hub Area HFH organizes teams of volunteers to scrape and paint the exterior of the home, to caulk, to do minor repairs, and to do landscaping work. Nearly all of the supplies used are at no cost to the homeowner.

In addition to an application fee, a small, no-interest loan will be necessary for construction management and purchase of extra materials.

The scope of work is agreed to by both the homeowner and Hub Area Habitat for Humanity before work begins. The ABWK work may require up to four work days.

What are the requirements of ABWK?

1. The house must be owner occupied. The homeowner must be unable to afford necessary home improvements and unable to complete them otherwise due to age, disability, or circumstance.
2. The homeowner is willing to partner with Hub Area Habitat for Humanity. This means that the homeowner invest a minimum of 8 hours of sweat equity into the project.
3. The household income does not exceed the published income limits.
4. An application is completed, and all required documents are provided.
5. If the application is accepted, an administration fee of \$50 is required, payable in four payments if needed.

Once an application has been accepted and the scope of work is agreed to, Hub Area HFH **cannot** guarantee that the work will be completed in the year of acceptance.

Income Guidelines

Family	Annual Gross
1	\$30,240
2	\$34,560
3	\$38,880
4	\$43,080
5	\$46,560
6	\$50,040
7	\$53,520
8	\$56,880

The above is based on 60% of Brown County AMI. In order to complete the application, you will need to provide copies of the following items:

1. Income Tax Returns for the last year.
2. Proof of home ownership (property tax statement or homeowner's insurance statement)