



Habitat
for Humanity®
HiawathaLand



Application For A Brush with Kindness and Critical Home Repairs

We recognize that building a new home is only one way in which we can assist low income families to have safe, decent, and affordable homes. Our “A Brush with Kindness” program allows us to assist existing low-income homeowners maintain their homes and property. Frequently these homeowners are able to meet the expense of the mortgage payments, but do not have additional funds to maintain their homes and property. Through A Brush With Kindness, Habitat for Humanity HiawathaLand will assist families with repairs, so their homes will continue to be safe, livable, and comfortable.

A Brush with Kindness is an exterior home preservation program that provides painting, insulation, windows, exterior doors, roofing, landscaping, weatherization, and minor repair services for homeowners in need. It helps low-income, elderly, and disabled homeowners reclaim their homes with pride and dignity. Most importantly, A Brush with Kindness is part of Habitat’s broader neighborhood revitalization strategy, a holistic approach that assists and stabilizes communities as well as families. It revitalizes the appearance of the neighborhood and strengthens connections within the community. A Brush with Kindness is about restoring neighborhoods one home at a time through simple acts of kindness.

Project Application Requirements

For your home to become A Brush with Kindness project, you must meet the following requirements:

1. In order to qualify for this program, you must be the **homeowner*** and be able to provide documentation of such.
2. If you are chosen for this program, you must have **homeowners insurance** and provide proof which will be verified.
3. **Willingness to Partner** with Habitat. Habitat calls this "sweat equity" and it can be as simple as providing water or holding a ladder. Volunteers enjoy working along-side you on the project, meeting and sharing the experience together. Sweat equity hours can also be used working in our building or helping with fundraising events among other things. Ten “sweat equity” hours for each \$1,000 in repairs is required from any household benefitting from this program regardless of family size (i.e. a \$3,600 project would require 36 “sweat equity” hours).
4. **Income Verification** will be required to substantiate need. Repayment - All services must be repaid. Though volunteer labor is not charged, all materials, supplies, services, supervision, and administrative costs will be accrued to determine final repayment amount. A Promissory Note and Lien must be in place until debt is paid off. This is considered a short-term Home Improvement Loan. Income requirements must be met in order to qualify for programs.

If you feel your home is in need of ABWK and you meet the minimum requirements, fill out the application available online at www.hiawathalandhabitat.com or you may contact the office to learn more about the application process. You may also call us at 341-7437 or email us at amacgregor@hiawathalandhabitat.com.

**Mobile Homes do not qualify for this program.*

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