STUART COMMUNITY REDEVELOPMENT AGENCY
A BRUSH WITH KINDNESS PROGRAM

PROGRAM DESCRIPTION

The Stuart Community Redevelopment Agency has partnered with Habitat for Humanity of Martin County to provide A Brush With Kindness program designed to serve low-income homeowners who struggle to maintain the exterior of their homes and escape from unsafe and unhealthy living conditions. A Brush With Kindness services could include painting, landscaping, and/or critical home repairs to qualified homeowners in the City of Stuart.

By expanding the scope of its rehabilitation efforts, Habitat for Humanity of Martin County's goal is to assist existing homeowners who are unable to complete necessary repairs on their own homes. The initiative is designed to support low-income families and enhance community development. A Brush With Kindness helps revitalize the appearance of the neighborhood, strengthens connections within the community and helps preserve affordable housing stock.

As is the case with all Habitat for Humanity of Martin County housing programs, homeowners invest their time (sweat equity) and financial resources (pay back of materials) to partner in each A Brush With Kindness project. The homeowner will have a promissory note to cover a portion of the project costs with affordable monthly payments based on their monthly income.

HOW IT WORKS

- Habitat selects A Brush with Kindness families based on income, need and willingness to partner.
- Habitat uses volunteer labor and some donated materials to keep costs low and take no profit for services.
- A no-interest, affordable loan is made to the homeowner to cover the costs of the project.
- Payment made by homeowners are placed in a revolving fund to help support other Habitat for Humanity of Martin County projects.
- After receiving an application, Habitat reviews it to see if the homeowner qualifies. Then a Habitat inspector will visit your home to further evaluate your repair needs and calculate the costs of the project.
- Habitat staff, volunteers and/or contractors will complete your repairs within one year of your application.

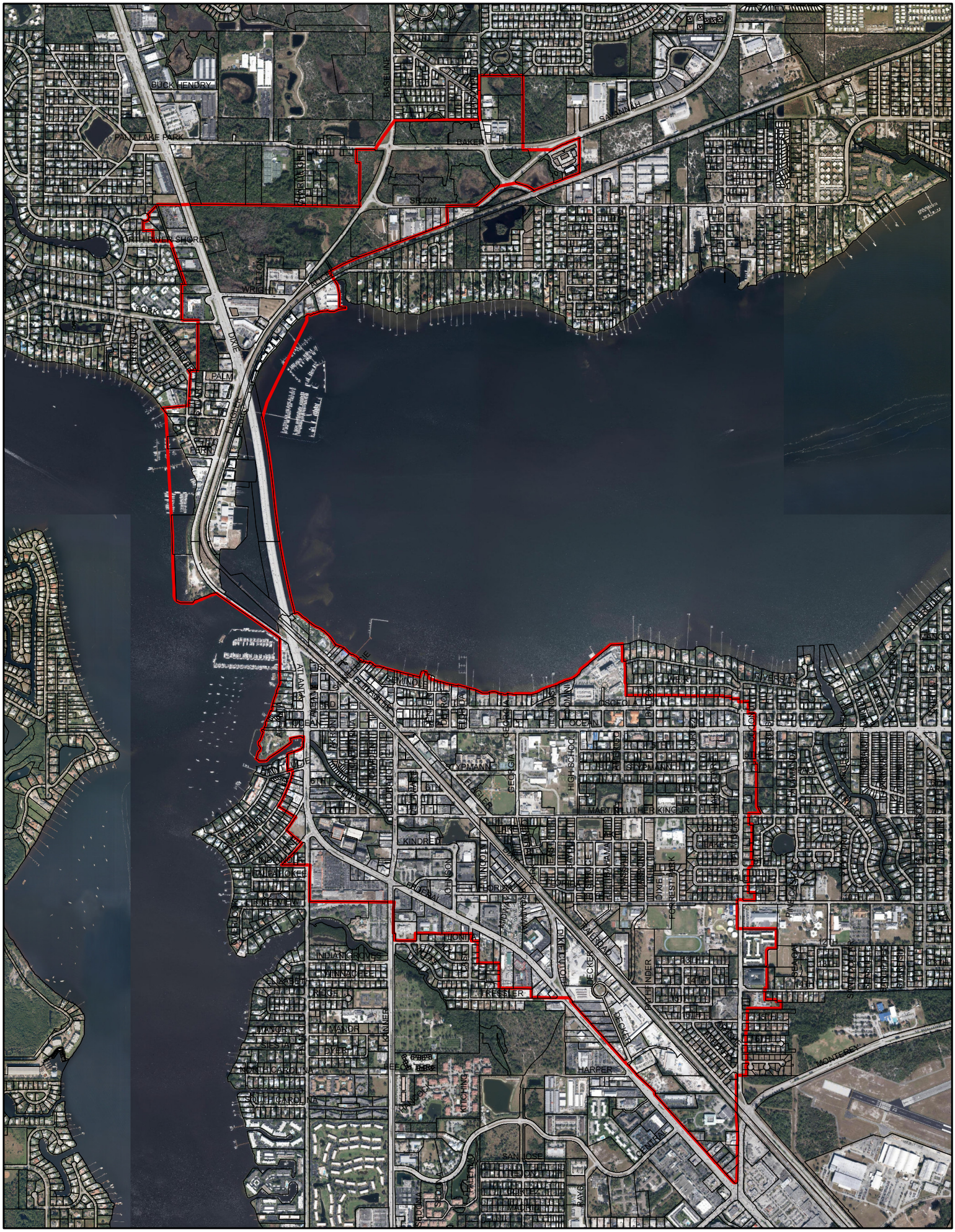
ELIGIBILITY

- Own and occupy a home that needs and could benefit from improvements.
- Meet the HUD income guidelines.
- Be willing to partner with Habitat to complete sweat equity hours (see attached Sweat Equity Form).
- Be unable to complete home repairs otherwise due to age, disability, or other circumstances.
- Own or occupy a home in Stuart Community Redevelopment Area or City of Stuart.
- Proof of current homeowner's insurance.

APPLY

Complete the application and provide copies of required documents/forms (see attached "A Home Preservation Program" application). If you have any questions, please contact Pinal Gandhi-Savdas, Stuart CRA Administrator, at 772-283-2532 or call the Habitat office at 772-223-9940. Please return the completed application with required documents to Habitat for Humanity at 2090 NW Federal Hwy, Stuart, FL. Please contact Habitat if you need assistance with completing the application.

Community Redevelopment Agency (CRA) Area Map



Habitat for Humanity of Martin County, Inc.

A Home Preservation Program Application

Applicant:

Name: _____

Address: _____

_____

Social Security Number: _____-_____-_____

Date of Birth: _____/_____/_____

Marital Status (circle one)

Single Married Separated Widowed

(home phone): _____

(cell) _____

email_____

Co-Applicant:

Name:_____

Address: _____

_____

Social Security Number: _____-_____-_____

Date of Birth: _____/_____/_____

Marital Status (circle one)

Single Married Separated Widowed

(home phone): _____

(cell) _____

email_____

Applicant Employment Information:

Employer's Name _____

Employer's Address _____

_____

Employer's Phone _____

Type of Business _____

Monthly Wages (gross) $_____

Co-Applicant Employment Information:

Employer's Name _____

Employer's Address _____

_____

Employer's Phone _____

Type of Business _____

Monthly Wages (gross) $_____

List All Members Living in Household:

Name	Date of Birth	Relationship to Applicant	Any Special Needs?

Homeownership Information:

Are you in foreclosure? Yes No

Do you have Homeowner's Insurance? Yes No

Summary of Most Important Home Repairs Needed: (please include photos, if possible)

_____

_____

_____

_____

_____

_____

Are you willing and able to:

Assist with the work to be done? Yes No

If no, do you have a family member or friend willing to do so? Yes No

Can you pay for the cost of materials up front? Yes No

If no, what do you believe you can afford to pay each month toward the cost of materials? $_____

Provide drinking water and light refreshments for volunteers during the project? Yes No

Household Monthly Income:

Monthly Gross Income	$_____
TANF	$_____
Food Stamps	$_____
Social Security	$_____
SSI	$_____
Disability	$_____
Alimony	$_____
Child Support	$_____
Other	$_____
Other	$_____
Total Income	$_____

Name of Bank/Savings & Loan/Credit Union:

_____

Address_____

_____

Account Number _____Checking/Savings?

Balance $_____

Name of Bank/Savings & Loan/Credit Union:

_____

Address_____

_____

Account Number _____Checking/Savings?

Balance $_____

Applicant/Co-Applicant hereby certifies that the information on this application is true and accurate and that Applicant/Co-Applicant owns the property in need of repair. Applicant/Co-Applicant confirms that any physically able person residing in the home or visiting on the project day will work alongside the ABWK (A Brush With Kindness) volunteers. Applicant/Co-Applicant confirms that, except for the conditions listed in this application, the home is a safe place for volunteers.

Applicant/Co-Applicant understands that the people who may work on the house are unpaid volunteers; that few, if any of them are skilled in the building trades; and that ABWK MAKES NO WARRANTIES, EXPRESSED OR IMPLIED REGARDING ANY MATERIALS USED OR WORK DONE BY ANYONE AT THE HOUSE. Applicant/Co-Applicant hereby agrees that they, their assignees, their heirs, distributors, guardians, and legal representative will not make a claim against, sue or attach the property of Habitat for Humanity or any affiliated organizations or the suppliers of any tools or equipment that may be used in these activities, for injury or damage resulting from negligence or other acts, howsoever caused by any employee, agent, contractor of, or participant in HFHMC (Habitat for Humanity Martin County) activities. Applicant/Co-Applicant hereby releases HFHMC and any of its affiliated organizations from all actions, claims or demands that Applicant/Co-Applicant, their assignees, heirs, guardians, and legal representatives now have or may hereafter have for injury or damages resulting from participation in any HFHMC activities.

Applicant Signature_____Date_____

Co-Applicant Signature_____Date_____

For Office Use only:

Date Application Received ____/____/_____ More Information Requested ____/____/_____

2090 NW Federal Hwy., Stuart FL 34994 Phone 772-223-9940 www.HabitatMartin.org

Habitat for Humanity® of Martin County, Inc.

All Owners of the Home Need to Include with the Application the Following:

- Award letters for social security, disability, unemployment, AFDC, worker compensation
- Complete copies of three most recent current banking account statements (checking and savings, all pages)
- Disclosure of all assets, including IRA/401K's, stock/bonds, and life insurance
- Most recent 2 years Tax Returns and W2 forms or 2 years Tax Transcripts from IRS (Internal Revenue service phone number : 1-800-829-1040)
- Paycheck Stub (Last 4 pay stubs (one month) for each homeowner or Social Security Verification (Statement of Benefits)
- Proof of Homeowner's Insurance
- PLEASE PROVIDE A MONEY ORDER IN THE AMOUNT OF $25.00 FOR THE APPLICATION FEE

After Habitat for Humanity reviews your application, if necessary we might request additional documentation/information from the homeowners.

Habitat for Humanity® of Martin County, Inc.

Philosophy of and Understanding Sweat Equity

Habitat for Humanity of Martin County Inc., is an ecumenical, nonprofit Christian ministry involved in housing and community building. Habitat for Humanity of Martin County, Inc. works in partnership with homeowners to assist with the preservation of their homes through the "A Brush with Kindness Program."

In return, homeowners are asked to put in sweat equity hours and work with Habitat for Humanity of Martin County Inc., either on their own home makeover, or on their neighbor's home.

Sweat Equity refers to the actual hands-on physical involvement of Partner Families.

Sweat Equity is designed to meet three important goals:

1. **Sweat Equity Builds Partnership**: The goal of Sweat Equity is to provide opportunities for meaningful interaction between Partner Families and Habitat for Humanity of Martin County Inc., community representatives and volunteers.
2. **Sweat Equity Builds a Sense of Pride**: "A Brush with Kindness Programs" are not a charity or give-away programs. We offer a hand up rather than a handout. Our goal is to *work with* families in need.
3. **Sweat Equity Builds Skills and Knowledge**: The sweat-equity program also offers homeowners a wide variety of opportunities to gain skills and knowledge of maintenance issues of their home.

Families who partner with Habitat for Humanity of Martin County Inc., are required to put in a minimum of **ten hours** of Sweat Equity during the "A Brush With Kindness Program."

I have read and agree to the above.

_____ _____

Name Date

Address:_____

Sweat Equity work completed:_____

2555 SE Bonita Street Stuart FL 34997
Phone 772-223-9940 Fax 772-223-9970 www.habitatmartin.org