



Habitat for Humanity of Hardee County, Inc
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Habitat for Humanity of Hardee County, Inc (HFH) a Registered affiliate with
Neighborhood Revitalization Initiative ~ A Brush With Kindness Program

Ministry and Mission

Habitat for Humanity International is a nonprofit, ecumenical Christian ministry that seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action.

Mission statement: Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses, so that there are decent houses in decent communities in which every person can experience God's love and can live and grow into all that God intends.

Equal Credit Opportunity Act (ECOA)

Habitat for Humanity of Hardee County, Inc, does not discriminate on the basis of age, sex, race, color, religion, national origin, marital status or receipt of public assistance.

A Brush with Kindness (ABWK)

ABWK helps low-income 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 volunteers and a base of sponsors. Most importantly

ABWK is part of Habitat's broader community development strategy called the Neighborhood Revitalization Initiative (NRI) designed to help 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.

Services include exterior painting, landscaping and minor repair services, which are sold to low-income homeowners.

Habitat for Humanity of Hardee County's hope is that this program will be successful and a gratifying experience for all those that it touches.

Qualifications:

Home needing repair must be located in Hardee County

Home needing repair must be the primary residence

The home must be structurally sound

The property cannot have any code violations as designated by Hardee County Building & Zoning Department.

Three basic family selection criteria are required for all Habitat families:

1. Need for adequate housing. Housing conditions that are physically inadequate, unsafe, overcrowded, expensive or any other applicable local factor. The need for adequate housing may be evaluated in the context of the HFH'S service area median income.

Additionally, a family's inability to obtain a conventional loan to pay for the work can be seen as an indicator of need.

Circumstances that prevent the homeowners from doing the work themselves—such as disability, age or illness—can be seen as an indicator of need as well.

In many cases, homeowners simply lack the knowledge and ability to carry out general maintenance and repairs to their home. Furthermore, HFH may consider referrals from other housing programs or agencies as demonstration of need.

2. Ability to pay back the loan. Habitat for Humanity of Hardee County will serve families with incomes within the Habitat's board-approved annual income guideline. Adjustments can be made to serve lower-income families subject to their ability to pay. During the family selection process, Habitat for Humanity of Hardee County will ensure that no family is debt-burdened by the selection decision.

COST RECOVERY

Projects costs should include the cost of purchased building materials; the value of donated building materials and donated professional services.

HFH will make every attempt to fit the payment option to the homeowner's ability to pay. HFH shall structure their repayment plan in such a way as to

ensure that the monthly payment when combined with current home financial obligations (mortgage, insurance, property taxes and, where applicable, mortgage insurance and loan servicing) shall not exceed 30 percent of the household's gross income. Habitat For Humanity International believes it is important for affiliates to seek cost recovery as soon as possible on NRI projects.

Furthermore, HFH's board should determine how the repayment obligation will be documented, based on the scope of the work and Habitat's capacity to generate and execute appropriate documents.

Several options are available for structuring the loan:

1. One option is to have the homeowner pay in full at the time the housing services are rendered. This may work for some smaller projects that the homeowner simply cannot perform alone. HFH will encourage this repayment option by offering a reduction in price if payment is made before or immediately after the project is complete.
2. For Level 1 NRI projects (\$3,000 or less), an unsecured zero-interest loan paid in monthly installments (no more than five years is suggested) with a provision that the note be paid in full upon sale, refinancing or transfer of the property.

The affiliate may also choose to offer the homeowner prepayment incentives, such as:

- »»30 percent reduction if paid off within the first year.
- »»20 percent reduction if paid off within the second year.
- »»10 percent reduction if paid off within the third year.

3. Willingness to partner with the Habitat affiliate. The most consistent way to measure a family's willingness to partner is through sweat equity. A minimum of 8 Hours is required hours and is based on the scope of the project.

All present, physically capable family members must take an active role in the work.

Sweat Equity Opportunities

- Volunteering at the Habitat Office;
- Staging and preparing the house for the workday;
- Working alongside volunteers;
- Providing refreshments to volunteers;
- Cleaning up the project site;

- Volunteering to contribute on other Habitat projects in the community;
- Participating in fund raisers for Habitat.

APPLICATION PROCESS:

Make sure that you have all the required documents. WE CANNOT PROCESS INCOMPLETE APPLICATIONS. Call the Habitat office at 863-375-2160 if you have any questions.

Applications that are incomplete or that do not include all support documentation or do not meet qualifications will not be accepted nor will they be mailed back to you.

Habitat for Humanity screens all potential applicant families on the sex offender registry and that by completing this application you are submitting yourself and all persons listed on this application to a criminal background check.

The supporting documents you provide with your application become the property of Habitat. Please do not give us originals of your personal documents. We will not return them to you. We will not be able to make copies for you.

Call the Habitat office for an appointment to turn in your completed application along with all supporting documents.

If your completed application appears to fall within our guidelines, members of our construction team will come out to your property to assess what work needs to be done.

Habitat board members review and approve the application for completeness.

Upon approval, a letter of commitment will be provided to you.

You will meet with our construction supervisor to finalize what work will be done and the anticipated date of completion.

What you need for a complete application.

Document	Applicant	Co-Applicant or Other Household residents over age 18
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Completed Application for Home Repair	_____	_____
Proof of home ownership:		
Copy of property tax receipt for previous year	_____	_____
Copy of divorce decree, if applicable	_____	_____
Copy of last mortgage payment receipt	_____	_____
Cancelled check or money order receipt		
Proof of homeowners insurance policy &		
Copy of latest homeowners insurance bill	_____	_____
Copy of last year's tax return	_____	_____
Proof of income:		
Copies of pay stubs for last 2 months		
Copies of Award letters or most recent stubs for:		
Food Stamps		
Child Support		
Disability (SSDI)		
SSI		

To order Social Security Statement call 1-800-772-1213 **Social Security Pension or Retirement**

Most Recent bank statement for all accounts

APPLICATION FOR HOME REPAIR

SECTION 1 HOMEOWNER(s) INFORMATION	
Applicant Name as appears on property title:	Co-Applicant Name as appears on property title:
Physical Address	Physical Address
Number of years at this address	Number of years at this address
Mailing Address	Mailing Address
E-Mail Address	E-Mail Address
SS#	SS#
Date Of Birth	Date Of Birth
Home Phone #	Home Phone #
Cell #	Cell #
Work # (Permission to call) ___ YES ___ NO	Work # (Permission to call) ___ YES ___ NO
Monthly Income \$	Monthly Income \$
Source (Ex: Social Security, retirement, Disability, etc.)	Source (Ex: Social Security, retirement, Disability, etc.)

SECTION SHARING YOUR PERSONAL INFORMATION

Habitat for Humanity of Hardee County, Inc does not share your personal information other than to process your application, respond to court orders and legal investigations or report how you pay your obligation to Habitat for Humanity of Hardee County, Inc to credit bureaus. You may ask to receive a copy of our Privacy Notice.

SECTION OTHERS LIVING IN HOUSEHOLD

List ALL members living in household:

Full Name	Relationship	SS#	DOB

SECTION SPECIAL NEEDS

Is 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, crutches Wheelchair Blind Hearing Impaired Loss of Limb
 Mentally Disabled Other _____

Is translation needed? YES NO If Yes what language? _____

SECTION HOUSEHOLD INCOME INFORMATION

You must attach verification of ALL HOUSEHOLD income for each adult (over the age of 18) in the house, unless a full time student (proof of registration) and/or benefits for children. (For example, the most recent income tax return, monthly social security statement, other retirement income statements, employment check stub. Please note on the attached statements if it represents annual, monthly, twice-monthly, bi-weekly or weekly income.)

MONTHLY BILLS

Mortgage \$ _____ To whom _____

House Insurance \$ _____ To whom _____

Utilities Water

Utilities Electric

Phone(s)

Car Payment(S)

Car Insurance

Child Care

Average Credit Card Payment

(Including weekly-monthly rentals)

Alimony/Child Support

After paying your monthly bills (vehicle gas, utilities, insurances, food, phones, medical, prescriptions) approximately how much money do you have left to spend on house repairs? \$_____/month.

SECTION HOUSEHOLD INCOME INFORMATION

APPLICANT EMPLOYMENT INFORMATION

CO-APPLICANT EMPLOYMENT INFORMATION

Employer's name	
Employer's phone #	
Type of Business	
Years at this job	
Monthly wages	

SECTION JUDGMENTS, LIENS BANKRUPCTY, OTHER
Please answer Yes or No to the following questions. Answering "yes" to a question does not automatically disqualify you. If you answer "yes" to any of these questions, please explain on a separate sheet of paper.

	Applicant	Co-Applicant
Do you have any debt because of a court judgment against you?		
Have you been declared bankrupt with the past seven years?		
Have you had property foreclosed on in the past seven years?		
Are you currently involved in a lawsuit?		

Are you paying alimony or child support?		
Are you a US citizen or permanent resident?		

Liens

Bankruptcy

SECTION HOUSE INFORMATION							
Year Built		Year Purchased		Square Feet		Last Painted	
Number of rooms		Number of Bedrooms		Garage/ Carport		Number of Stories	

HOUSE SIDING

	Wood
	Brick
	Stucco
	Painted/Stucco

	Asbestos/Slate
	Aluminum
	Vinyl
	Shakes

HOUSE TRIM

	Wood		Vinyl		Metal
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HOUSE FOUNDATION

	Concrete		Wood		Other
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SECTION	REQUESTED REPAIRS
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Briefly describe the types of work you would like done on your home. Attach a separate piece of paper if there is not enough space to list all repairs. Remember the items listed below will be considered for repair, but the final decision on what work can be done with our time and financial resources will be made at the discretion of *A BRUSH OF KINDNESS*. **OUR VOLUNTEERS ARE NOT PROFESSIONALS AND MAY NOT BE ABLE TO MAKE ALL REPAIRS.**

Describe the area of repair (Please print clearly)
Painting/Trim: List all exterior painting needed
Yard Work: List any cleanup and/or trash removal needed.
Other minor Exterior Repairs: List any exterior repairs that may be necessary. For example broken handrail, rotting porch step.....

SECTION	MEDIA AND PUBLICITY
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Habitat for Humanity of Hardee County, Inc often works with corporate and/or church sponsors. These sponsors often provide funds for our projects s. Additionally, they provide some of the volunteers to help complete the work on your home. In celebration, some sponsors may wish to publicize the event and/or information about the family in different newsletters, newspapers, radio stations, television, etc.

I/we consent to having information released about our family to sponsors and for internal Habit for Humanity publications including, but not limited to the organizations, newsletters, and website. This may include, but is not limited to photographs and interviews as well as in-home visits form elected officials.

Signature of Homeowner:

Signature of Homeowner:

	By checking this box the Homeowner(s) do not agree to media and publicity releases.
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SECTION HOMEOWNER(S) AGREEMENT

I/We, _____ certify that the information on this application is true and accurate and that I/We own the property located at _____.

I/We have no present intention to move or offer my home for sale for at least five years. I confirm that, except for the conditions listed in this application, my home is a safe place for volunteers.

SECTION VALADIATION, CERTIFICATION, ACKNOWLEDGEMENT

The undersigned below understand that by filing this application, I am authorizing Habitat for Humanity of Hardee County, Inc. to evaluate my need for a habitat home repair and my ability to pay the no-interest loan. I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all application questions truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home repair, I may be disqualified from the program. I also understand that Habitat for Humanity screens all potential applicant families on the sex offender registry and that by completing this application I am submitting myself and all persons listed on this application to a criminal background check.

Signature of Applicant:

Signature of Co-Applicant:

FOR OFFICE USE ONLY-DO NOT WRITE IN THIS SPACE

DATE COMPLETE APPLICATION RECEIVED:	
DATE OF HOME VISIT:	
ACCEPTED-DATE NOTIFIED:	
DENIED-DATE NOTIFIED:	