

# Find your Monthly Household Income

Determine the total number of people of every age living in the home. Add up all sources of income for everyone over age 18. Make sure the total monthly income for the household falls between the minimum and maximum amounts below.

**Total Household Income:** Everyone living in the home over age 18.

**Gross Income:** Your salary BEFORE taxes are taken out, not the amount your paycheck is written for.

**Sources of Income (examples only):**

- Employment
- Social Security Income
- Supplemental Security Income
- Social Security Disability Insurance
- Child Support/Alimony/Spousal Support\*  
\*does not have to be disclosed if you do not wish it counted
- Pension / 401(k)

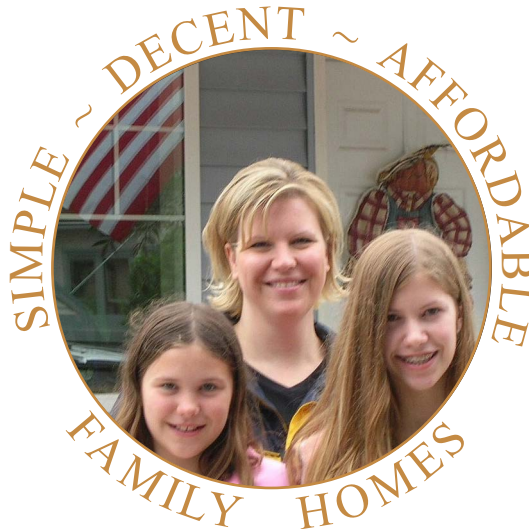
# of People in house	Maximum Monthly Income
1	\$4,100
2	\$4,688
3	\$5,277
4	\$5,855
5	\$6,333
6	\$6,800
7	\$7,266
8	\$7,733



A BRUSH WITH KINDNESS PROJECT


**Our Mission:** Seeking to put God's love into action, Willamette West Habitat for Humanity brings people together to build homes, communities and hope.

**Our Vision:** A world where everyone has a decent place to live.



**Get involved:** to learn more, or to contribute your time, talents or gifts toward the effort to eliminate substandard housing, visit our website, or contact us in the office or by e-mail at [office@habitatwest.org](mailto:office@habitatwest.org).

**Willamette West Habitat**

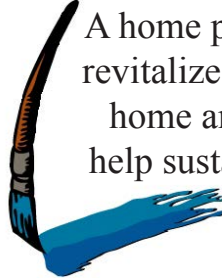


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## A Brush With Kindness

A home preservation program to revitalize the appearance of your home and neighborhood, and help sustain affordable housing.




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# Definitions

## A Brush with Kindness.

This includes exterior painting (scrape/sand/caulking/painting), up to two stories, with simple landscaping such as weeding, mowing, and yard clean-up.

There is a set cost of \$300 for a single-story home and \$500 for a two-story home, and must be paid before any work begins.

## Additional Exterior Repairs Available.

Additional services are available. 30% of the actual costs will be repaid to Habitat for Humanity.

- Yard: tree pruning, replacement of native plants, brush, limb removal.
- Roof: moss removal, scattered patching.
- Gutters: clean or replace; soffit and fascia repair.
- Porch: repair or replace (including railings & stairs).
- Deck: repair or replace.
- Wheelchair ramp: build or repair.
- Fencing: build or repair.
- Siding & Trim: minor repairs
- Driveway & sidewalks: minor repairs, small patching.

## Repayment Help is Available.

For additional repairs, 30% of the actual cost will be repaid. Repayment options include an IDA saving program that matches your savings with \$3 for every \$1 you save. Or, a zero-percent interest loan, based on household income and paid directly to Willamette West Habitat for Humanity.

## Not For Everyone.

**This is not for emergency repairs.** The selection and approval process takes a few months from the time of application until the work (if approved) begins.

**A** Brush with Kindness (ABWK) is a program of Willamette West Habitat for Humanity to help low-income homeowners revitalize the appearance of their home by offering exterior home improvements for a low cost.

Low-income homeowners impacted by age, disability and family circumstances often struggle to maintain the exterior of their homes. ABWK helps them reclaim their home with pride and dignity. Volunteer teams work to improve a homes condition by painting, landscaping and performing minor exterior repairs. It can also include adding accessibility features such as wheelchair ramps.



## How Does It Work?

If you believe you qualify for the program, contact us and talk to the program administrator. You will receive an application and a list of documents to be completed and returned to Habitat. If approved, a team will be sent to inspect your home and record any and all needed repairs. Once the work, fees, and repayment plan are agreed upon by both Habitat and the homeowner, work begins.

## A Hand Up...

Habitat's philosophy is to provide a hand up, not a hand out. Partner families invest their own labor into building and renovating houses alongside our volunteers. The A Brush With Kindness program also includes an element of "sweat equity." A zero-interest loan helps the homeowner repay a portion of the repairs (30%) and assures that the monthly payments will fit into the household budget. Once a payment plan is approved by both Habitat and you, and work is completed, monthly payments are placed in a revolving fund to assist even more families with their repairs.

**Questions?** Visit [HabitatWest.org/brush-kindness](http://HabitatWest.org/brush-kindness) or call 503-844-7606 x 1110



# Program Requirements

- The home must be your primary residence, and the homeowner must also live in the house.
- Total gross household income for all residents over 18 must fall between 0-80% of the median household income in Washington County (see back flap for chart).
- Household income must be documented through recent pay stubs, W-2's, and tax returns.
- Homeowner must show proof of a current homeowners insurance policy and up-to-date property taxes.
- Family members are expected to work alongside Habitat for Humanity volunteers while the repairs are being done. *Don't worry, no construction experience necessary!*
- If you have additional repairs, a \$300 deposit will be required before work begins.
- The balance can be paid through the use of savings match program that is available, or a 0% interest (0%APR) loan based on your income. The program administrator will discuss your options so you can choose the program that's right for you.
- Habitat will review the repair list and job costs with the homeowner, for their approval of all repairs and costs, before work begins.
- All families will be required to provide a signed photo release, photos of the family and home (before and after), and a family bio to use in promoting the program.

**This program does NOT include:** roof replacement or large repairs; junk removal; lawn sodding or seeding; siding replacement; insulation; full driveway replacement; exterior door replacement; anything inside the home.