



A Brush with
Kindness

Critical Home
Repair

A Brush with Kindness (ABWK) and Critical Home Repair (CHR) serve as companion programs to Northern Fox Valley's home building and mortgage lending programs. The purpose of the programs is to provide minor and major, interior and exterior, repair services to:

- prevent houses from deteriorating
- address health, life and safety issues or code violations
- prevent families from being displaced
- protect affordable housing stock in our communities
- ensure families live in safe, healthy and well-maintained homes.

About A Brush with Kindness

Habitat for Humanity's A Brush with Kindness (ABWK) is an **exterior** home preservation service that offers painting, landscaping and minor exterior repair services for low-income homeowners. Work is done by groups of 10-20 volunteers under the supervision of a Habitat for Humanity staff member.

- Cost recovery: As the scope of projects is limited (painting and landscaping), a flat \$100 is repaid by the homeowner upon completion of the work.

About Critical Home Repair

Habitat for Humanity's Critical Home Repair is designed to serve low-income homeowners requiring assistance with health, safety, or code violation issues on the **interior or exterior** of their homes. Examples of potential repair projects include: roof replacement, accessibility decks or ramps, mechanical equipment replacement such as furnaces and water heaters. Work will be completed by volunteers when appropriate, with subcontractors when repairs are more technical or require a licensed professional.

- Cost recovery: As the scope of Critical Home Repair projects is more extensive, a percentage – approximately 25% - of the repair cost is repaid by the homeowner. For example, if the repair cost is \$3,000, the homeowner will pay \$750 + 100% of the cost for permits. Homeowners will be informed of the repayment amount prior to the work commencing and will have the opportunity to decide whether or not to move forward with the repair work. If work is authorized by the homeowner, one half of the homeowner's portion will be due before the work is started, with the balance due upon the satisfactory completion of the work.

Both ABWK and CHR serve homeowners in the Northern Fox Valley service area who:

- Have household incomes at or below 60% of HUD median income (see chart)
- Own (name on title) and live in the home as their primary residence
- Have paid their property taxes in full
- Have a Fair Cash Value or Property Value less than \$200,000 (see tax bill)
- Have homeowner's insurance
- Are not in danger of foreclosure of their home and are not planning on selling their home in the next 24 months

| Household Size | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person |
|--------------------------|----------|----------|----------|----------|----------|----------|
| Maximum Household Income | 35,580 | 40,620 | 45,720 | 50,760 | 54,840 | 58,920 |

Application Process

Applications are available on Habitat for Humanity of Northern Fox Valley's website, www.habitatnfv.org, or can be mailed to you by calling 847-836-1432.

If the application meets the eligibility requirements, an inspection of the repair work will be performed by Habitat for Humanity staff. The scope of work, budget and repayment will be agreed upon by the homeowner prior to work commencing. Bidding and scheduling subcontractors, ordering materials, scheduling and supervising volunteers, ensuring compliance with building codes and scheduling inspections will be the responsibility of Habitat for Humanity.