

Livingston County Habitat for Humanity Selection Criteria

1) Need for services offered by A Brush with Kindness/Roof Repair

Services may include but are not limited to roof repairs, window caulking/glazing, landscape cleanup, and sidewalk repair

Homeowner is unable to maintain the exterior of their home due to age, disability, or other circumstance.

The condition of the home must be such that the services offered through ABWK are of value and not a cosmetic fix for underlying problems.

Minimum of one year of residency in the home and must be within Livingston County Habitat for Humanity service area

House must not have been listed for sale in the previous six months

2) Ability to Pay

Must demonstrate the ability to make monthly loan payments based on the cost of repairs along with the current debt

Satisfactory credit history and references

Family gross income meets current income policy for Livingston County Habitat for Humanity, based on HUD guidelines.

Stable, legal income

3) Willingness to Partner with Habitat An approved applicant must be willing to partner with Habitat through the:

Completion of sweat equity to be determined with each application (On the family's home and other projects.)

All eight (8) hours must be completed between selection and project completion.

4) The following may make an applicant ineligible for the ABWK program:

Overly high debt to income ratio

Home in need of repairs that are not offered by Livingston County Habitat for Humanity

Gross household income too high or too low

Poor credit history

Home is not insured