



WE Give Fund Match Policy

Facilitated by the WE Center

1. Program Overview

The WE Give program offers a matching fund initiative to assist eligible homeowners in Pine Bluff, Arkansas, with essential home repairs. The program aims to promote safe, habitable housing and empower residents through shared financial responsibility.

2. Matching Structure

- **Match Ratio:** 1:1 match for eligible expenses.
 - *Example:* A homeowner contributes \$2,000; WE Give matches with \$2,000, totaling \$4,000 for repairs.
- **Maximum Match:** Up to \$10,000 per household.
- **Minimum Homeowner Contribution:** \$500 (cash or approved in-kind contributions).

3. Eligibility Criteria

Applicants must:

- Own and occupy the home as their primary residence.
- Have a household income at or below 80% of the Area Median Income (AMI), as determined by HUD guidelines.
- Be current on property taxes and mortgage payments.
- Not have received WE Give assistance in the past 5 years. ([Arkansas Development Finance Authority](#))

4. Eligible Repairs

Funds may be used for:



- Structural repairs (e.g., roofing, foundation).
- System upgrades (e.g., electrical, plumbing, HVAC).
- Accessibility improvements (e.g., ramps, grab bars).
- Health and safety hazard remediation (e.g., mold, lead paint).

Note: Cosmetic enhancements and luxury upgrades are ineligible.

5. Application Process

1. **Pre-Application:** Submit an initial inquiry form.
2. **Documentation:** Provide required documents as outlined in Section 6.
3. **Review:** WE Center assesses eligibility and project scope.
4. **Agreement:** Sign a matching fund agreement outlining responsibilities and timelines.
5. **Disbursement:** Funds are released upon verification of homeowner contribution and contractor engagement.

6. Required Documentation

To ensure eligibility and prevent fraud, applicants must submit the following documents:

A. Proof of Identity and Residency

- Valid government-issued photo ID (e.g., driver's license, state ID).
- Recent utility bill (within the last 60 days) showing the applicant's name and property address.

B. Proof of Homeownership

- Warranty deed or title showing the applicant's name.
- For manufactured homes: Affidavit of affixture or similar document validating the home is permanently affixed and titled as real estate.



C. Income Verification

- Most recent federal income tax return for all household members aged 18 and over.
- Two most recent pay stubs or income statements for all employed household members.
- Documentation of other income sources (e.g., Social Security, disability, child support).

D. Property Tax and Mortgage Status

- Proof of current property tax payment or an approved payment plan.
- Most recent mortgage statement showing the account is current.

E. Repair Estimates

- Detailed written estimates from licensed contractors for the proposed repairs.
- Scope of work outlining the necessary repairs and associated costs.

F. Insurance Documentation

- Homeowner's insurance policy declaration page.
- If applicable, documentation of any recent insurance claims related to the proposed repairs.

G. Additional Forms

- Completed WE Give application form.
- Signed Authorization to Release Information form.
- Any other forms as required by the WE Center.

Note: All documents must be current and legible. Incomplete applications will not be processed.



7. Compliance with HUD and Arkansas Guidelines

To align with federal and state standards, the WE Give program incorporates the following:

- **Income Limits:** Eligibility is based on HUD's income limits, which are updated annually. Applicants must have a household income at or below 80% of the Area Median Income (AMI) for Jefferson County, Arkansas.
- **Property Standards:** All repairs must bring the property up to the minimum housing code standards as defined by HUD's Housing Quality Standards (HQS) and local building codes.
- **Environmental Review:** Projects will undergo an environmental review in accordance with the National Environmental Policy Act (NEPA) and related authorities.
- **Lead-Based Paint:** For homes built before 1978, lead-based paint assessments and remediation must comply with HUD's Lead Safe Housing Rule.
- **Contractor Requirements:** All contractors must be licensed and insured in the State of Arkansas. They must also comply with HUD's Section 3 requirements, promoting economic opportunities for low- and very low-income persons.

8. Fraud Prevention Measures

- **Verification:** All documents are cross-verified with public records and third-party databases.
- **Inspections:** Pre- and post-repair inspections conducted by certified professionals.
- **Audits:** Random audits of projects to ensure compliance.
- **Reporting:** Anonymous hotline for reporting suspected fraud.

9. Compliance and Monitoring

- **Record Keeping:** Maintain all receipts, contracts, and correspondence for a minimum of 5 years.



- **Reporting:** Submit progress reports at designated milestones.
- **Final Evaluation:** Upon project completion, a final inspection and financial reconciliation are required.

10. Appeals and Disputes

Applicants may appeal decisions or dispute findings by submitting a written request within 30 days of notification. The WE Center will respond within 15 business days.

This policy ensures that the WE Give program operates with integrity, transparency, and a focus on community empowerment. By adhering to these guidelines, the WE Center aims to provide meaningful assistance to homeowners in need while safeguarding public resources.

If you require further customization or have specific scenarios to address, feel free to ask!