

## How Can You Help?

### Give your Time

Schedule volunteer time with your friends, family, neighbors, colleagues, or church group. Corporate team building opportunities and sponsorships are another good way to help.

### Use your Talent

Join a team of volunteers working together to help select families, fundraise, plan events, find repair sites, or work with faith communities.

### Lend your Influence

Help spread the word about the Habitat mission to your community leaders, corporate contacts, construction professionals/suppliers, your congregation, your employer, or local organizations.

### Make a Donation

Your tax deductible gifts, new building materials, cash, stock, or bonds, are needed and always greatly appreciated!

*Build strength, stability and self-reliance through shelter.*

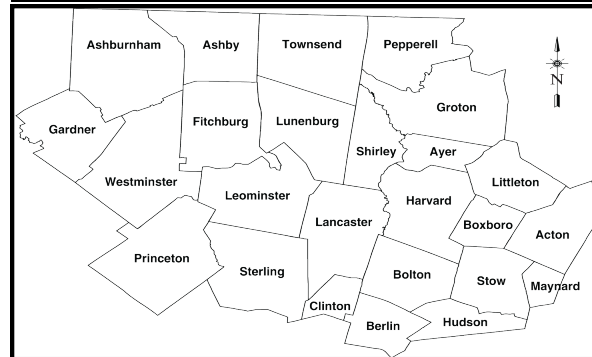


## Critical Repair

Everyone deserves to live in safe, affordable homes. This can only happen with the hard work of volunteers, local businesses, and the community's own determination to make things better. The services of Critical Home repair include new roofing, installing handicap ramps, weatherproofing, and external home repairs to make existing homes safe and energy efficient.

Apply for a critical home repair at:  
<http://ncmhabitat.org/critical-repair/>

We work locally,  
serving 25 communities  
in North Central Massachusetts



### Our Mission

*Habitat for Humanity brings people together to build homes, communities and hope.*

### Contact Us!

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**Critical Home Repair  
and  
Neighborhood Revitalization  
in North Central  
Massachusetts**





## Habitat for Humanity Not a hand out, but a hand up.

Habitat for Humanity NCM provides critical repairs *with* people, not *for* people. Homeowner families must meet four requirements to be considered for the program:

- Critical repairs relate to protecting the health and safety of occupants or solve critical weatherization problems.
- Families must have the ability to pay Habitat for Humanity NCM's 0% interest loan.
- Homeowners invest *sweat equity* of 8 hours per \$1,000 of loan amount.
- Family income falls between 30 and 60% of the area median income and other assets not available for project.

## About Habitat for Humanity

Habitat for Humanity North Central Massachusetts is an independent affiliate of Habitat for Humanity International, serving 25 communities in the region since 1988.



We are a non-profit housing ministry that seeks to eliminate poverty housing and homelessness right here in Massachusetts through both new home-building and critical home repair.

Habitat for Humanity families are qualified without regard to age, sex, sexual preference, marital status, disability, race, religion or national origin.



## What happens when a community joins Habitat for Humanity in performing Critical Home Repairs?

- The lives of families in need are changed forever. Families experience a renewed sense of pride in their homes.
- Volunteers and donors experience the pride of accomplishing worthwhile goals.
- Neighborhoods are improved and communities benefit from committed homeowners with safe, secure homes.

