

*Happy Holidays*

To help a family in need  
build a simple, decent and affordable home.

In celebration of the holiday season,  
a gift has been made in your honor to  
Habitat for Humanity  
North Central Massachusetts  
By

## A Gift from the Heart Builds a House.

Pictured on the front:

*Six year old Lily Wagley, our youngest Habitat for Humanity family partner,  
at the dedication ceremony for the home her Mom and Dad helped build.*

Kathy Santos Photo

Habitat for Humanity North Central Massachusetts is a non-profit Christian ecumenical housing ministry serving 25 communities in the region. We work in partnership with people in need to build or renovate simple, decent and affordable homes. The houses are then sold to partner families at no profit and with affordable zero interest mortgages.



1 Oak Hill Road • Fitchburg, MA 01420  
Phone: 978-348-2749 • E-mail: [office@ncmhabitat.org](mailto:office@ncmhabitat.org)  
Website: [www.ncmhabitat.org](http://www.ncmhabitat.org)

