

## How Can You Help?

**Give your time...**Schedule volunteer time with your friends, church group, neighbors, family, or colleagues to come for a fulfilling day. Corporate team building opportunities and sponsorships are also a great way to contribute to your community.

**Use your talent...**Join a team of volunteers working together to help us select and mentor families, fundraise, find building sites, plan events, or work with faith communities.

**Lend your influence...**Introduce us to your community leaders, corporate contacts, construction professionals and suppliers, your congregation, your employer or your civic organizations.

**Make a donation...**Your tax-deductible gifts of land, new building materials, funds, (currency, stock, bonds) or planned giving is needed and always appreciated.



## How Habitat Works

Through volunteer labor and tax-deductible donations of money and materials, Habitat for Humanity North Central Massachusetts builds and rehabilitates simple, decent housing with the help of partner homeowners. Habitat homes are sold to partner families at no profit, financed with affordable 0% interest mortgages. The homeowners' monthly payments are recycled into a revolving *Fund for Humanity* that is used to build more houses. Homeowners invest hundreds of hours of their own labor to build their home and the homes of others.

**We work locally,  
serving 25 communities  
in North Central Massachusetts**



### Contact Us!

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*The Lozada Family settle into their new home in Leominster.*



**Building Homes  
Building Hope  
Building Communities  
in  
North Central Massachusetts**



## Habitat for Humanity gives a hand up, not a hand out.

Habitat for Humanity NCM builds homes *with* people, not *for* people. Partner homeowner families must meet three requirements to be considered:

- Their present housing is inadequate, unsafe or substandard.
- Although unable to qualify for a standard mortgage, they can consistently meet Habitat's 0% interest mortgage payments.
- Partner-homeowners invest *sweat equity* of 300 hours for a one-adult household and 500 hours for a two-adult household.



## 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.

We are a non-profit, Christian ecumenical housing ministry that seeks to eliminate poverty housing and homelessness right here in Massachusetts.

Habitat for Humanity North Central Massachusetts has built 20 homes, and given 50 children a chance to grow up in safe, decent and stable conditions.



## What happens when a community builds Habitat for Humanity homes?

- The lives of families in need are changed forever.
- Families experience the pride and responsibility of home ownership.
- Volunteers and donors experience the pride and solidarity of accomplishing worthwhile goals.
- Neighborhoods are revitalized.
- Communities benefit from committed new homeowners and an improved tax base.
- Children thrive as they live in secure, well-built homes.

