

Habitat for Humanity ... a different kind of builder

- We build simple, decent, homes with families in need.
- We use volunteer labor to keep our homes affordable.
- We sell homes at no profit.
- We build partnerships with homeowners, volunteers, communities and local supporters.
- We build locally, and also give to Habitat International to help build in Guatemala and Northern Ireland.

Habitat for Humanity International

- Is a not-for-profit, Christian ecumenical housing ministry.
- Seeks to eliminate poverty housing and homelessness from the world.
- Makes decent shelter a matter of conscience and action.
- Works to rid the world of shacks and collapsing tenement houses, unsafe neighborhoods and overcrowded living conditions.

Habitat works locally

Habitat for Humanity North Central Massachusetts (HFHNCM) has built and renovated homes in Acton, Ayer, Fitchburg, Gardner, Groton, Leominster and Littleton. Local Project Committees in Ashburnham Hudson, Shirley and Townsend are planning additional homes.



Community leaders welcome Habitat's contribution to providing affordable housing. You can make a difference in your community by initiating a Local Project. Call us!



Jason and Lisa Carroll with their sons break ground for their new Habitat home sponsored by Amica Insurance

Building Homes, Building Lives!

One Oak Hill Road
Fitchburg, MA 01420

Phone: 978-348-2749

Fax: 978-343-9386

Email: hfhncm@verizon.net

www.ncmhabitat.org



Habitat Volunteers at work

How Habitat works

Through volunteer labor and tax-deductible donations of money and materials, Habitat 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, zero-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 Habitat home and the homes of others.



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.
- Children thrive as they live in secure, well-built homes.
- 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.

What can you do to help?

Give your time ... Come build with us or schedule a group of friends, family, or co-workers.

Use your talent ... Join a team such as Homeowner Support, Fundraising, Faith Partnership, Public Relations, Construction Planning or Site Acquisition.

Lend your influence ... Introduce us to community leaders, corporate sponsors, construction professionals and suppliers, your congregation, your employer, or your civic organization.

Donate tax deductible gifts ... land, new building materials, funds (currency, stocks, bonds) or planned giving.

Jimmy Carter blitz builds



*Pres. Jimmy Carter and wife Rosalyn work on a Habitat home
Photo: George Hipple*

President Jimmy Carter and his wife Rosalyn began volunteer work with Habitat in 1984. Since that time the Carters have spearheaded annual, week-long blitz builds around the world.

Habitat for Humanity provides a hand up, not a hand out

Building a Habitat house is a partnership with the homeowners, Habitat for Humanity and Habitat volunteers. Habitat for Humanity builds homes with people, not for people.

Founded in 1976, Habitat for Humanity International has built more than 220,000 homes world-wide, housing over a million people.



Homeowner Kellie Roy and her daughters Madison and Paige

How families qualify

Partner Homeowner families must meet three requirements to be considered for a Habitat home:

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