HABITAT FOR HEROES

CRITICAL HOME REPAIR

Are you a veteran in need of a critical home repair? Habitat for Humanity of Greater Lowell’s Critical Home Repair program offers assistance to qualified veteran households to help alleviate health, safety and code violations. Veteran households include households with a veteran homeowner or a caregiver to a veteran household member. This program is part of an ongoing effort to meet Habitat’s mission that everyone should have a simple, decent, affordable place to live in dignity and safety. As with all Habitat for Humanity programs, this offers “a hand-up, not a hand-out”.

ELIGIBILITY REQUIREMENTS:

- Must own home within Habitat Greater Lowell affiliate territory. Towns listed below.
- Home must be owner occupied OR serve as primary residence of owners and veteran.
- Home must be a single family or duplex condo home.
- Rental units and mobile homes are not eligible.
- Applicants must pay 25% of the overall estimated value of the repair work to be completed.
- Household income must be below current maximum income limits listed below.
- Applicants may not have more than $15,000 in liquid assets (excluding retirement funds)
- Applicants must show proof of current homeowners insurance (or letter stating requested work is required to reinstate).
- Applicants must show proof of up to date property taxes.
- Veterans must demonstrate proof of general or honorable discharge.

2017 INCOME GUIDELINES

If you live in one of the following cities or towns: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford:

<table>
<thead>
<tr>
<th>Household size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Annual Income</td>
<td>$40,500</td>
<td>$46,260</td>
<td>$52,020</td>
<td>$57,780</td>
<td>$62,460</td>
</tr>
</tbody>
</table>

If you live in the following towns: Bedford, Burlington, Carlisle, Concord, Reading, Wakefield and Wilmington:

<table>
<thead>
<tr>
<th>Household size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Annual Income</td>
<td>$43,440</td>
<td>$49,680</td>
<td>$55,860</td>
<td>$62,060</td>
<td>$67,020</td>
</tr>
</tbody>
</table>

If you meet the above eligibility requirements listed or would like more information, please contact Lisa Garvey at lgarvey@lowellhabitat.org or call 978-692-0927.

WE SERVE. WE HONOR. WE BUILD.