



January 2018

Thank you for contacting us!

Attached are a project application and a credit application, both to be filled out by the homeowner for a small building or repair project to be completed by Habitat for Humanity in the Northeast Kingdom.

Under our ***Critical Home Repair*** program, small projects may be undertaken by Habitat with budgeted/preapproved expenditures for materials for usually less than \$5,000. All labor is provided free by Habitat volunteers. Habitat also provides planning and design services free of cost. Occasionally, licensed plumbers or electricians may be hired to complete a project, and this expense may be added to the cost of materials. Habitat expends the money for materials upfront, and will consider it a no-interest loan to be repaid when the project is completed.

Small projects may include, but are not limited to, small interior or exterior repairs, porches, stairs and decks, access ramps, interior accessibility projects, roofs, insulation and weatherization, painting, landscaping, or cleanup.

To qualify for Habitat assistance, a family or individual must:

- earn less than 70% of median county income.
- be currently living in substandard housing.
- be able to provide “sweat equity” which is helping with this project specifically, or the Habitat organization in general, in some capacity, not necessarily physical labor. This can also be completed by friends or family on behalf of the homeowner and is usually completed by the end of the building project.
- be willing and able to display the ability to repay the loan over time with agreed-upon manageable payments.
- be of good character and a good neighbor.

If you have a need that falls within Habitat’s project parameters, and you qualify to be a partner family, please completely fill out the attached forms and mail or drop them off at our office at NEK Habitat for Humanity, 459 Portland Street, Suite 2, St. Johnsbury, VT 05819. Have questions? Just call us at 802-751-1212.