



ReNewIt

In need of help completing needed home repairs?

Habitat for Humanity Northumberland may be able to help!

What is ReNew It?

ReNew It is geared to help local low-income homeowners with much needed home repairs in order to maintain their home and resolve health and safety deficiencies in an affordable way. The program is for residents who own their home.

ReNew It serves as a companion to Habitat for Humanity Northumberland's core building program allowing Habitat to serve more families in our local community.

How does ReNew It work?

Homeowners needing renovations to their home submit an application to Habitat Northumberland. The application requires personal information about the homeowner, address of the home, income sources, financial history and the repairs that are needed.

All applications will be screened and processed by Habitat Northumberland's Family Selection Committee. If the application is approved, the homeowner can receive an interest-free loan of up to \$5,000 (depending on the applicant and the work scope).



Major and Minor Capital Repairs Stream

Funded by United Way and Community Donors

Health and Wellness Repairs Stream

Funded by Northumberland County

Accessibility Repairs Stream

Funded by Northumberland County

What is needed to qualify?

First of all, applicants must own the home in which renovations are needed. In addition to being low-income, there are three other key criteria to the program:

1. A need for the repair to be completed.
2. An ability to affordably repay the interest-free repair loan.
3. A willingness to partner with Habitat for Humanity Northumberland.

\$\$ How does someone know if their income works for the program?

Great question! Not a simple answer. Habitat is mandated by government policies that are dependent on location of housing, size of family and other considerations. The best solution is to call or email Habitat to find out!

Tell me a bit more about how the loans work.

Successful applicants will be approved for an interest free loan to cover the costs needed to complete a repair. The loan will be repaid with defined repayment terms (maximum of 7 years). A small administration fee will be applied to the loan. Loans over \$5,000 will be secured through a legally recognized document registered on title (2nd mortgage). Loans \$5,000 or less will be secured through an executed contract.

The amount of a loan and the monthly repayment will be determined specifically based on the applicant's income, other financial obligations, and the scope of work for the repair. All the payments made by successful applicants are reinvested into the program to complete more repairs in Northumberland County.

Who performs the work to complete the project?

As with the Habitat for Humanity homebuilding program, the majority of the project will be completed by volunteers, under the guidance of a Site Supervisor. Homeowners will be required to assist in the construction process through completing a "sweat equity" component. The amount and scope of this will be decided based on the application. As with the homebuilding program family and friends of the homeowner are encouraged to participate.

When and Where are applications being accepted?

Right now! To get an application visit www.habitatnorthumberland.ca, or contact Laurie Carrol at Habitat Northumberland (905-373-4663 Ex. 27 or lcarrol@habitatnorthumberland.ca). You can also drop by the Habitat office at 45 Ewart St. in Cobourg.

When will projects begin?

Upon completion of the application process and screening a Site Supervisor will determine the scope of all projects. The timing of each project will be based on the need and the ability to complete the project in a suitable time frame.