#### **The Inman Street Project**



From the street, the house wasn't much to look at anymore. Inside and outside, problems were visible to the naked eye. Behind the walls, there was also much to repair.

The roof was leaking and the soffits and exterior trim were rotted and broken. The exterior of the building was inadequate to keep out wind, rain and snow.

The entire building, comprising of two apartments, was heated with one furnace and one domestic hot water heater, which was not working.

It took any army of professionals including, the general contractor, electricians, plumbers,

#### A Success Story



HVAC contractors, carpenters, plasters, insulation contractors, and painters to bring the Inman house to habitable standards.

Yet the most important result to the Inman project was that it led this family to have not only a house, but a home.

We feel that the Home Improvement Program saved our lives!! This home has been in my family for many years. HRI allowed my grandchildren and their future children to grow up here, since now we will not be uprooted from our home.

- Donna Douglas -

# Need to fix a leaking roof? Broken porch? Drafty windows?



Through HIP, our staff helps clients step-bystep from the beginning to the end of renovations.

## Home Improvement Loan\* Offers:

- Low interest fixed rate home improvement loans
- > Free construction and technical assistance
- \* Loans are secured by a mortgage on the property



#### **HIP services include:**

- Conduct a home inspection
- Prioritize with the applicant the work needed
- Prepare, for approval of the applicant, a list of repairs to be done
- Prepare necessary bid documents
- Assist with contractor selection
- Arrange for loan closing
- Process payments for contractors

#### **Income Eligibility\***

Family Size	Maximum Income	Family Size	Maximum Income
1	\$46,300	5	\$71,450
2	\$52,950	6	\$76,750
3	\$59,550	7	\$82,050
4	\$66,150	8	\$87,350

\*Includes gross income from all sources of adult household members. These income limits are revised from time to time. The figures are effective as of 09/08/05.

Area 4 owners may qualify for higher income limits. Please contact this office to see if you qualify.

On a winter night of November 2004, we were displaced from our apartment in Cambridge — followed by a fire incident in the building... In our desperate looking around fro money, we happened to hear about HRI. We found "H" as a symbol of 'hope' and 'help' for getting back the 'home' we had lost. We can praise this program simply by stating the fact that our hope to return to our condo would have never been possible, without their help.

Forever, we shall remember the immediate and spontaneous responses we had received from our friends and families — from here and from outside as well.

- Badiuz Khan -



For over 32 years, Homeowner's Rehab, Inc.'s mission has been to provide safe, affordable, decent, and sustainable housing.

In order to aid Cambridge residents in preserving and stabilizing their status as homeowners, HRI operates a Home Improvement Program.

The Home Improvement Program (HIP), operated by HRI, provides low-interest home improvement loans and technical assistance to homeowners in Cambridge who cannot afford to maintain their homes. Without the assistance of the HIP program, these homeowners would likely be forced to sell their deteriorating and unsafe homes and move out of their neighborhoods.

HRI is an equal opportunity agency providing services to eligible persons without regard to race, national origin, sex, age, or handicap.

## Contact Us To Learn More!

HRI can help you preserve and maintain your home

Call 617-868-4858

E-mail: info@homeownersrehab.org

#### HRI's Home Improvement Program...

Helps qualified Cambridge homeowners, with limited means, renovate their home.

### Revitalizing Cambridge, One Home At A Time



HIP is a moderate rehab program. Priority is given to the following rehab needs:

- Health and safety hazards;
- Weatherization and energy conserving improvements;
- Lead paint hazards;
- Exterior upgrading.

#### Do you qualify for HRI assistance?

If you answer **YES** to the following questions, we may be able to help you!

- ☐ Your home is owner occupied
- ☐ Your home is between one and four families, and is at least 50% residential
- You have a low to moderate household income
- ☐ You have owned your house for at least one year

CONTACT HRI TODAY!! 617-868-4858



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# IS YOUR HOME FALLING INTO DISREPAIR?



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