### UVHFH Rehabilitation Assistance

<table>
<thead>
<tr>
<th>Description:</th>
<th>This program provides the Upper Valley Habitat for Humanity, Inc. with repair and rehabilitation funds to be used for existing homeowners in Claremont’s revitalization zone. <em>This is a pilot program.</em></th>
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</table>
| Term:       | • Secured by a subordinate mortgage due on sale, refinance or when no longer owner occupied  
             • Note and Mortgage provided by New Hampshire Housing |
| Interest Rate: | • 0% interest rate  
            • No monthly payments |
| Loan Purpose: Occupancy: | • Repair and rehabilitation of homes within Claremont’s designated revitalization zone  
                           • Must be owner occupied |
| Eligible Borrowers: | • Approved for rehabilitation through the Upper Valley Habitat for Humanity  
                          • Income below 80% of Sullivan county HUD median area income  
                          • Must be the borrower’s principal residence  
                          • The Upper Valley Habitat of Humanity will identify potential applicants and submit a complete Borrower Information Loan Package to New Hampshire Housing |
| Property Eligibility: | • Maximum LTV 97%  
                           • Property must be located within Claremont’s designated revitalization zone  
                           • One- or two-unit residential property  
                           • Property must conform to all state and local building codes |
| Maximum Loan Amount: | • Up to $35,000 |
| Fees: | • Up to $750 |
| Notes: | • The Upper Valley Habitat of Humanity will identify potential projects and work with applicants to create a scope of work.  
      • All improvements must be approved by the Upper Valley Habitat of Humanity.  
      • Funding source is from Housing Loan Trust (HLT) funds, and is subject availability from New Hampshire Housing.  
      • Contact Upper Valley Habitat of Humanity directly for more info 802-295-1854.  
      • *This is a pilot program.* |