

living in substandard housing, able to pay a mortgage, and willing to put in many hours work. When the Smiths take over the home they will be expected to pay the 30-year 0% mortgage which with payments geared to income.

This is the 40th Habitat for Humanity home built in Northumberland County. Most are in Cobourg and Port Hope.

Work is expected to begin soon as most of the township paperwork for the project is complete.



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