

How are families selected?

Families are selected using many measures, each based on one of the following:

- Need: overcrowding, unsafe, lack of affordable alternatives
- Ability to pay: stable sources of income satisfactory to support paying off a mortgage a over reasonable number of years.
- Desire to Succeed: active involvement in building not just your home but your community.

How do I apply?

Applications are only available at information sessions.

- Attend an information session.
- Fill out the application.
- Call Habitat to set up a meeting to deliver your application.

How long does it take?

The application and selection process can take from 3 to 6 months. If you are selected, it may take another 12 to 18 months before you move into your home.



120 Northfield Dr. E
Waterloo, ON N2J 4G8

A Habitat Home. Affordable.



Within your reach.



“Building homes. Building hope.”

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Home ownership is out of reach for many families. A down payment is too difficult to save. And interest charges make a mortgage payment more than you can afford.

Habitat makes home ownership possible.

- We don't require a cash down payment. Instead, you help build your home and the homes of others.
- We never charge interest. All your payments go directly to owning your home.

What we build?

- Simple, decent, affordable townhouses in condominium complexes.
- Units have a living room, kitchen, eating area, one bath, and at least 2 bedrooms.
- Most units are at least 1,100 square feet or less in size.
- All building codes and requirements are met.

Build your home, build your future.



To find out more. Contact us today.
519.747.0664 ext 41
or visit our website www.hfhwr.ca

Who can apply?

To be able to apply, you must meet the following criteria:

- ▶ Your family has a steady income, but you cannot qualify for a mortgage from a bank or mortgage lender.
- ▶ The total family income is within the range listed in the table below.

Family Size	Maximum Annual Income Limit	Minimum Annual Income Limit
2	\$27,674	\$20,755
3	\$34,022	\$25,517
4	\$41,307	\$30,980
5	\$46,850	\$35,138
6	\$52,838	\$39,629
7	\$58,827	\$44,120

Note: Income is considered from all sources such as employment, child tax credit, child support, spousal support or disability pension. Income must be verified.

- ▶ At least one of the applicants must show a consistent work history for 3 years.
- ▶ The family has at least one child who is younger than 13 years old at the time you apply.
- ▶ Each applicant is willing to volunteer at least 250 hours.
- ▶ All members of your family are Canadian citizens or have Landed Immigrant status.
- ▶ Each applicant has lived in Waterloo Region continuously for the last 3 years.



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