

We believe that everyone deserves a safe, decent, affordable place to live.

At **Habitat for Humanity Toronto**, we build simple, decent, affordable homes in partnership with low-income families. We've been doing it since 1988 and over 100 Toronto families are living in homes we built with them.

Habitat Toronto is a home ownership program for families who are looking to improve their life through commitment and partnership. Habitat Toronto does not give away homes. Our Partner Families buy the homes at affordable prices.

Please read on to see how you could qualify for a home of your own.

You can also visit www.torontohabitat.ca for information.

"A key that can open doors to a new life"

The Chan Family



You can own your own home

Established in 1988, Habitat for Humanity Toronto is a non-profit, non-denominational Christian housing organization. We welcome all people without discrimination to join us as we build simple, decent, affordable homes in partnership with low-income families. One hundred percent of all administrative and fundraising costs are paid for by the operation of three ReStores. Habitat ReStores sell quality new and gently used donated building materials. Every 10 minutes, Habitat for Humanity helps a family improve their housing situation in more than 100 countries around the world.



Office

120 Eglinton Avenue East
Suite 600
Toronto, ON M4P 1E2
t: (416) 755-7353
f: (416) 916-2333
families@torontohabitat.on.ca

Giving Toronto Families
a Hand Up, not a Hand Out.



Home Ownership Program



A new home. A fresh start.



Habitat for Humanity Toronto can help you build a better future.

Home means a safe place where they can be themselves – this home is their safety net.

The Omar-God family came to Canada from Somalia in 1994. As a single mom, Muna felt the dream of owning her own home was too difficult to achieve. Muna constantly worried about her family’s safety when they were out. Unfortunately, living on a single income didn’t leave room for many options in affordable housing. The building they lived in was old, rundown, and infested with cockroaches and mice even though they maintained a clean apartment. When asked what will be the first thing she will do upon moving in, Muna replied, “I will cry with happiness and, after that, I probably won’t be able to get the smile off my face.”

Who qualifies for a home?

In order to qualify for a home, you must meet the following three criteria:

1. Need

Your family must be living in either unsafe, unhealthy or overcrowded housing conditions or be spending a high amount of your gross income on rent.

2. Willing to partner

Your family must be willing to volunteer 500 hours of sweat equity towards the construction of your home or other projects. You must also attend a series of workshops on home ownership.

3. Income Requirements

Your family must be able to afford a mortgage and not have a huge amount of debt. Your entire family’s income from employment and/or long-term disability (e.g. ODSP) is considered. **We do not accept families on social assistance (e.g. Ontario Works) or Employment Insurance.** Your family must also be legal permanent residents of Canada for at least 3 years, and be able to show a stable income history.

Your entire family income before deductions must be in the following range:

Family Size	2009-10 Minimum Income	2009-10 Maximum Income
2	\$25,200	\$29,533
3	\$28,400	\$36,308
4	\$31,600	\$44,082
5	\$34,800	\$49,998
6	\$38,000	\$56,388
7	\$41,200	\$62,780

How do I apply for a Habitat home?

You must attend an Information Session to receive an application for a home. Home Ownership Information Sessions are held at locations across the city. For a list of upcoming dates call:

416.755.7353 ext. 490

or e-mail

families@torontohabitat.on.ca

or visit the Habitat website

www.torontohabitat.ca