



ARE YOU INTERESTED IN OWNING YOUR OWN HOME?

**BUILDING HOMES,
BUILDING HOPE**

**CONTACT INFO
HABITAT FOR
HUMANITY HAMILTON**

285 Nash Rd. N, Unit 1
Hamilton, Ontario
L8H 7P4

Phone: 905-560-6707
Fax: 905-560-6703
E-Mail:
info@habitathamilton.ca
Web:
www.habitathamilton.ca

**APPLICATIONS
AVAILABLE AT
INFORMATION
SESSIONS ONLY**

Then please attend one of our Information Sessions for further details.

OUR ORGANIZATION

We work with low income families to build simple, decent, and affordable homes. Habitat is not a give-away program. Families purchase these homes with no down payment and a no interest mortgage. Families must contribute a minimum of 500 hours of "sweat equity" (volunteer hours with Habitat) and must help build their own home.

MORTGAGE INFORMATION

When a family takes possession of their home, regular monthly payments must be made towards the mortgage. Habitat for Humanity Hamilton holds the mortgage and offers it to the homeowner at no interest.

NEXT INFORMATION SESSIONS

Eva Rothwell Resources Center—460 Wentworth Street North, Hamilton

Saturday September 11, 2010 - 1:00pm

Saturday September 11, 2010 - 2:15pm

RSVP your attendance to: 905-560-6707 OR info@habitathamilton.ca

ELIGIBILITY REQUIREMENTS

- 1) Families with at least one child under the age of 13 yrs
- 2) Minimum income of \$20,000 per year, most sources of income accepted
- 3) Not able to obtain a conventional mortgage from a bank
- 4) All family members are Canadian citizens or Landed Immigrants
- 5) Bankruptcy, if any, discharged for at least 2 years
- 6) Residency in the greater Hamilton region for at least 2 years
- 7) Income can be verified
- 8) Total family income is within the regions Low Income Cut Off guidelines
- 9) Willingness to provide references from several sources
- 10) Willingness to volunteer at least 500 hours (250 of which may be done by family and friends on your behalf)
- 11) Current housing is not adequate, safe, or healthy