



Have you ever thought of owning your own home but then decided it was impossible? READ ON . . .

Habitat for Humanity Greater Ottawa (GO) is a not-for-profit organization that builds and sells new affordable homes to low-income, working families. Habitat GO sells the homes they build with an interest-free mortgage and without a down payment to qualifying families. We believe in giving a hand up, not a hand out.

Habitat for Humanity GO invites you to own a home with a no-interest mortgage! We are building 4 new homes in Ottawa and 1 in Carleton Place in 2016. We are recruiting future homeowners for 2016 and 2017.



"Owning my own home means peace, security, freedom and stability."

~ Barbara Wolfe



The advantages of owning a Habitat home are tremendous:

- ✓ No down payment required!
- ✓ No-interest on your mortgage!
- ✓ Mortgage payments are based on the total household income, keeping the home affordable.



To qualify, families must meet the following requirements:

- A total family gross income (before taxes) between \$43,560 and \$65,313
- At least one applicant must have stable, full-time employment history of three or more years
- Need to have low debt and an acceptable credit rating
- Must be a first-time homeowner
- Must be able to afford no-interest mortgage payments
- All family members must be Canadian citizens or permanent residents
- Preference will be given to families with young children
- Family does not qualify for a regular mortgage
- Family must be willing to contribute 500 volunteer hours
- If applicable, any bankruptcy must have been discharged for at least 3 years
- Families whose main source of income is Ontario Works, ODSP or EI are not eligible

"I am so grateful and happy for this chance because I want my grandchildren to know how it feels to finally have a place that they can call their own."

~ Ida Kakekagumick

If you think you meet these guidelines, please visit our website at www.habitatgo.com and apply online for participation in our program. If you need assistance in completing the form, please visit our office or call me.

In partnership,

Andrea Fields

Family Services Manager

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