

Affordable Home Ownership Programs in Winnipeg

These are three home ownership programs that may be of assistance to people on a limited income but interested in purchasing a home. Please contact each organization to find out the complete list of criteria required to qualify for their program.



Housing Opportunity Partnership (HOP) offers brand new infill homes with four appliances in established inner-city neighbourhoods.

- Meet the program qualifications and you could receive up to \$14,000 towards the 5% down payment and closing costs.
- Your combined family income cannot exceed \$75,592 per year.
- You must be able to qualify for a mortgage. HOP's houses tend to cost between \$199,900 – \$206,900.

For more details go to www.hopwinnipeg.ca or contact Frank at (204) 772 – 2100 or frank@zappiagroup.com



SEED Winnipeg's Inner-City Homebuyer Program helps low-income earning families to save towards a down payment and closing costs for a home.

- Participants are matched 1:1, up to \$7000, and have 3 years to purchase.
- You must be able to qualify for a mortgage and can purchase a house or condo of your choice in a Neighbourhoods Alive! designated area.
- Combined family income for a two-parent family cannot exceed \$32,270 (see their website for details about income levels.)
- Enrollment in the program is limited. The next intake is April 2020.

For more details go to www.seedwinnipeg.ca or contact SEED at 80 Salter Street, (204) 927-9935 or info@seedwinnipeg.ca



Habitat for Humanity partners with families who are ready for the responsibility and challenges of homeownership but would not qualify for a traditional mortgage.

- No down payment required, and your mortgage payment is 27% of your gross income. No interest is charged for the first 15 years.
- Preference given to families with young children.
- If accepted to the program it may take 2 or 3 years to get a home as 500 hours of volunteer work with habitat is required first.

For more details go to www.habitat.mb.ca and click "home ownership" or contact Brenda at (204) 235-2405 or email info@habitat.mb.ca.