



COMPLETE APPLICATIONS MUST BE RECEIVED ON OR BEFORE JANUARY 5, 2026. INCOMPLETE APPLICATIONS WILL NOT BE CONSIDERED.

## HOMEOWNERSHIP APPLICATION PERIOD NOW OPEN

Wild Rivers Habitat for Humanity is now accepting homeownership applications for a beautifully renovated, move-in-ready home located in the Ladysmith. This home is well-suited as a starter home and helps strengthen workforce housing availability. Apply today: [www.wildrivershabitat.org](http://www.wildrivershabitat.org)

### Home Features:

- 2 Bedrooms | 1.5 Bathrooms
- Fully remodeled interior
- Full basement
- New roof, siding, windows & doors
- Updated HVAC and electrical systems
- Back entry deck
- Energy-efficient upgrades throughout

### Financing & Affordability:

Buyers must qualify for and secure independent first mortgage financing. Estimated financing range: \$125,000 – \$175,000.

### Habitat keeps homes affordable by layering:

- Secondary mortgages
- Down payment assistance

Homes may not be rented and must remain the primary residence of the approved homeowner.

### IMPORTANT NOTE

WILD RIVERS HABITAT FOR HUMANITY STAFF CANNOT DETERMINE ELIGIBILITY BY PHONE OR EMAIL. ONLY COMPLETE APPLICATIONS WILL BE REVIEWED FOR ELIGIBILITY AND CONSIDERATION.



Wild Rivers Habitat for Humanity  
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