

YOUR NEW HOME

Building Type: DUPLEX

Parking: At Rear

Bathrooms: 1

Bedrooms: 3

Floor space: 744 upstairs
736 downstairs = 1,480 sq ft

Cooling: Accommodate a
window A/C

Heating type: Electric Forced Air

Flooring: Water resistant
laminated

Appliances: Refrigerator, Stove,
Washer and Dryer

For photos:
www.bnrc.ca/STEPP

PARTNERS

STEPP homes are brought to you by:

Canadian Mental Health
Association, Westman Region

Brandon Neighbourhood Renewal
Corporation

Manitoba Housing

The City of Brandon

DONATE

To donate to the STEPP Never Ending
Low Income Housing Fund, please
make cheques payable to:

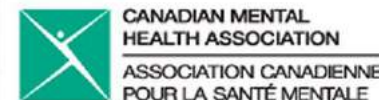
Canadian Mental Health Association,
Westman Region
23 - 12th Street
Brandon, MB R7A 4L9

Donations are tax deductible and
always appreciated. Please indicate
that the donation is for the
STEPP Homes Program.



STEPP HOMES

*Solutions to End Poverty
Permanently*



STEPP is a program that offers a chance for low income families to become first time homeowners.

- Purchase price greatly reduced
- No down payment required
- Appliances included
- Energy efficient design reduces utility costs

STEPP homes help Brandon families move from rental housing to home ownership and provide an opportunity to build equity.



How does STEPP work?

STEPP home appraisal (sale value) **\$193,750**

Selling price: **\$126,500**
(66% of appraised value)

Difference: **\$67,250**

The difference is repaid to CMHA when the home is eventually resold at full market value by the first time homeowner. The repayment is used to build the next STEPP home!



To be eligible for a STEPP home you must:

- have a total household income at or below **\$64,829**
- pre-qualify for a mortgage from a credit union
- be a first time home owner with dependents
- be a Canadian citizen or permanent resident of Brandon, MB for 12 months prior to applying.

Applications are available at the BNRC office:

410 9th Street (City Hall)

Brandon, MB

Phone: 204-729-2412

www.bnrc.ca/stepp