



**Habitat
for Humanity®
Windsor-Essex**

FOR IMMEDIATE RELEASE

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Habitat for Humanity Windsor-Essex Expands Income Eligibility to Serve 18 More Families in 2026

WINDSOR, ON — Habitat for Humanity Windsor-Essex (HFHWE) is expanding its income eligibility criteria to help more local families become homeowners. Effective immediately, families with a total household income of up to \$135,000 are encouraged to apply for Habitat's affordable homeownership program.

In 2026, Habitat Windsor-Essex plans to build 18 new homes and is actively seeking qualified applicants.

The decision to raise the upper income threshold reflects the growing housing affordability crisis in Windsor-Essex. According to the Windsor-Essex County Association of Realtors, the **average home price in Windsor reached \$568,000 in June 2025**. Based on current lending rules, a family would need a household income of approximately **\$142,000** to qualify for a traditional mortgage—putting homeownership out of reach for many hardworking families.

"We're seeing more and more families who are working full-time, and still unable to afford a safe place to call home," said Fiona Coughlin, CEO of Habitat Windsor-Essex. "These are nurses, tradespeople, educators—people who are part of our community but are slipping through the cracks."

Habitat continues to prioritize those in the greatest need, while also serving families who fall through the cracks of market-rate housing. Both low- and moderate-income families must still demonstrate core housing need—such as paying more than 30% of their income on rent or living in overcrowded or unsafe conditions—and prove they can afford a geared-to-income mortgage.

"We're a bridge on the housing continuum," said Coughlin. "This is about keeping pathways to homeownership open for as many families as possible."

Habitat believes that homeownership is a key pathway to stability, independence, and equity-building. Many rental households are one crisis away from instability. By providing a bridge between subsidized housing and full market ownership, they help working families build security and long-term resilience. This benefits not only the homeowner, but also the broader community. Habitat's homeownership program in Canada injects \$35 million into our national economy every year.

Habitat's updated criteria no longer include a strict maximum income limit. Instead, eligibility is now based on "**core housing need**", which includes factors such as:

- Paying more than **30% of household income** on rent
- Living in overcrowded conditions
- Residing in housing that is unsafe, unhealthy, or in disrepair

Families must also be able to afford Habitat's unique **geared-to-income mortgage**, which covers the down payment and ensures that no more than 30% of the family's income goes toward housing costs.

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Habitat for Humanity Windsor-Essex will be holding an information session regarding this program expansion for those interested in homeownership opportunities on Wednesday August 27, 2025 at the Libro Credit Union Branch located at:

463 Sandwich St S
AMHERSTBURG ON
N9V 3L4

As seating is limited, registration is required. Please register your attendance at habitatwindsor.org

"At Libro, we believe everyone deserves a place to call home—and that financial well-being starts with housing stability," said Lori Atkinson, Regional Director of Libro Credit Union. "We're proud to support Habitat for Humanity Windsor-Essex in expanding opportunities for more families to become homeowners. This initiative directly aligns with our goal of improving financial wellbeing in our communities, and we're honoured to host the upcoming information sessions at our Amherstburg branch to help make homeownership a reality for more local families."

To learn more or express interest, families are encouraged to visit: habitatwindsor.org

About Habitat for Humanity Windsor-Essex

Founded in 1994, Habitat for Humanity Windsor-Essex has built, repaired, or renovated more than 137 homes for families in need. The organization mobilizes hundreds of volunteers annually through home builds, the Habitat ReStore, the Furniture Bank, and now, its Emergency Readiness program. Learn more or donate at habitatwindsor.org.