



# THE HUMBER







Rendering is Artist's Concept only E.&O.E.

## Welcome Home!

The Humber is a riverside oasis in Weston Village, one of Toronto's up-and-coming neighbourhoods. With 13km of lush parkland trails at its door and uninterrupted, southwest views on the river's bend, it's the perfect place to call home.

“ Like a lot of people in Toronto, we had resigned ourselves to renting forever. So, when we learned that purchasing could actually be possible with Options, we jumped quickly!”

Sheena & Adam

# Who Is Options?

Options for Homes is Canada's largest developer working exclusively on making home ownership more affordable.

Operating for over 25 years, we develop high-quality condos in the GTA at more attainable prices (and with lower condo fees!) with our building partner Deltera, of the Tridel Group of Companies.

## HOW WE'RE DIFFERENT

We are a mission-driven social enterprise that turns homeownership dreams into reality. Helping people is at the heart of all that we do. It's why we only require 5% down payment and why we'll boost that with 10% to 15%\* in down payment support, if you need it.



“ 5 years ago I was encouraged by a friend to buy a unit, and now I'm happy I took her advice... I love the Options model as it helps the average person to own a home.”

Jerome, Heintzman Place

\*Down payment support dependent on suite size. Prices and specifications subject to change without notice. E.&O.E.



# A Legacy of Creating Communities

Since 1994, Options has created homes for over 3,100 households. Here are three highlights from our 13 completed communities.



**CRANBROOKE VILLAGE**  
**BATHURST & LAWRENCE**  
**2014**

Located at 35 Saranac Blvd. in the heart of one of Toronto's oldest neighbourhoods, Cranbrooke Village included suites from bachelor to 3-bedroom. The area is well served by public transit and is a 2-minute walk to the Lawrence Plaza.



**HEINTZMAN PLACE**  
**THE JUNCTION**  
**2011**

Located at 60-61 Heintzman St. in the heart of Toronto's transit-rich Junction neighbourhood, Heintzman Place is surrounded by shops and restaurants, and is a 15-minute walk from High Park and Keele Subway Station. This is Options' largest development with 643 suites in two towers.



**THE DISTILLERY**  
**DISTILLERY DISTRICT**  
**2000**

One of Options' first developments is located in Toronto's Historic Distillery District. The 3-phased development includes the Mill Street, St. Lawrence and Parliament Square condominiums.





THE HUMBER  
CONDOMINIUMS

Situated on the banks of the Humber River at 10 Wilby Crescent near Lawrence Avenue West and Weston Road, The Humber is an attainable modern condominium surrounded by nature and convenience.

With lush parkland trails at its door, uninterrupted, southwest views on the river's bend, transit that keeps the city's vibrancy within easy reach, a growing art scene, and plans for more development in the future, The Humber in Weston Village is an opportunity you don't want to miss.



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# 6 Reasons To Buy At The Humber:



**1.**

Steps to the GO and UP Express, which gets you to Union Station in 15 minutes!



**2.**

Nestled on the banks of the Humber River, there is 13km of lush parkland at your door.



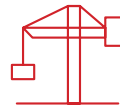
**3.**

Spacious, family-sized units means more room for little feet and growing families.



**4.**

We're pet friendly, so you can roam the trails of the Humber River with your pooches.



**5.**

We have nearly 30 years experience developing high-quality condominiums with Deltera (Tridel Group of Companies)



**6.**

This is a community of owners (not investors), all looking for a place to love and call home!





# Life in Weston Village

## LIVE IN THE CITY, BE SURROUNDED BY NATURE

- Backing onto the Humber River with uninterrupted southwest views
- 13 km of biking and hiking trails at your door
- Artscape Weston Common is the new home of the Weston Farmers' Market
- Walking distance to local conveniences and restaurants
- 5-minute walk to Weston GO Station
- 5-minute drive to HWY 401
- 15-minute ride to Union Station via UP Express
- 12-minute ride to Pearson International Airport via UP Express





# Close To Everything You Love About Weston!



LIVE RIVERSIDE IN TORONTO







# Features & Amenities

## BUILDING AMENITIES

- Social lounge and party room with kitchen on first floor
- Rooftop terrace and social lounge on 7th floor
- Outdoor patio with 2 BBQs
- Greenspace at Hickory Tree Road on west side of the building
- Indoor bicycle storage for owners and guests
- Underground parking with enhanced security features and overnight security

## PET FRIENDLY

- Small- to medium-sized dogs that are up to 25 inches at the withers are permitted, and homeowners can own up to 2 pets
- 13 km of trails outside your door

## GREEN FEATURES

- Solar panels
- Individually metered hot and cold water, hydro and heating
- 5 electric vehicle spots
- Tri-sorter recycling system and garbage compacting
- Household hazardous waste room





“ I never thought the idea of owning something would mean that much to me. But it felt so powerful.”

Shannon





## Buy With Only 5% Down Payment

One of the things that makes Options unique is that you only need a total down payment of 5%\*.

That's all. No additional installments.

Just 5% until you move into your brand new Options condo.

*\* 5% down payment on the first \$500,000. 10% on any amount over \$500,000.*



# OPTIONS ready program

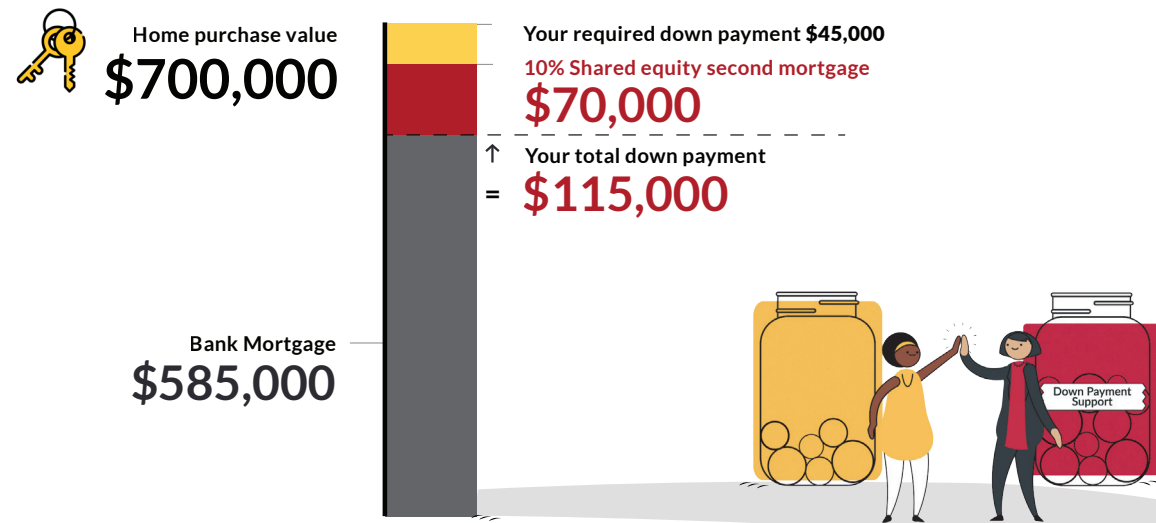
The Options Ready Program provides access to down payment support of up to 15% that increases a your total down payment and lowers your cost of ownership.

This down payment support is structured as a shared equity second mortgage and requires no monthly payments. Instead, when you sell their unit or move, you repay the shared equity mortgage plus a percentage of appreciation on the value of their home.

So if you received 15% down payment support through The Options Ready Program, then 15% of the current home value is due back.

This award-winning model is how we help make home ownership possible.

## You receive down payment support to purchase a high-quality Options for Homes condominium.



Shared equity second mortgage administered by Home Ownership Alternatives, (Mortgage Broker Licence #12009).

When you decide to move or sell, the equity in your home has grown and you repay that support with appreciation.

## ELIGIBILITY

### It's available to everyone

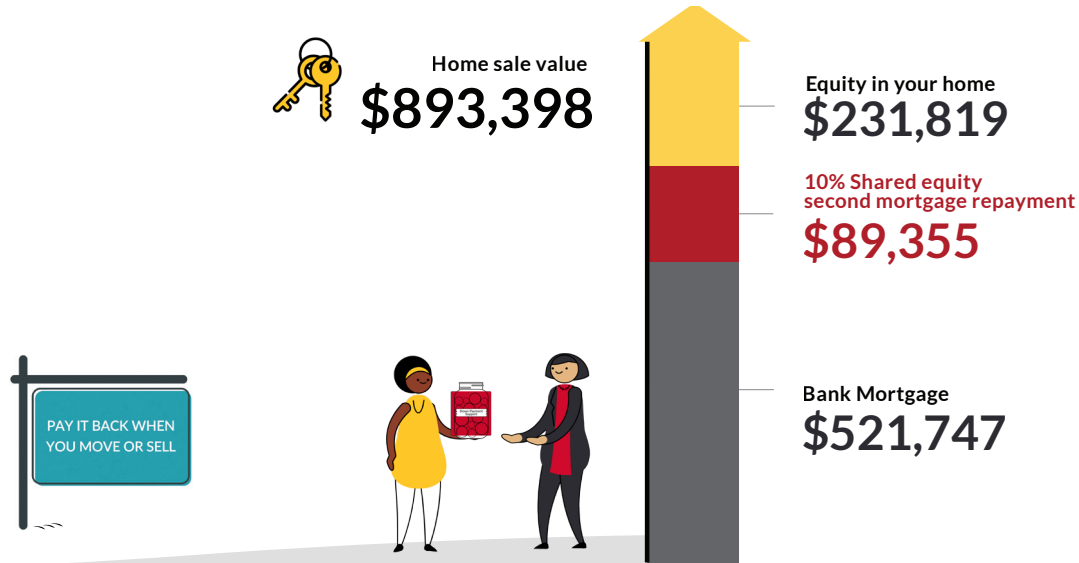
You don't need to be a first-time buyer.

### No income requirements

You just need to qualify for a primary mortgage.

### No investors

This unique program is only available to end users.



This appreciation is an estimate and hypothetical. Market condition will affect actual appreciation. This model is based on a unit sold after 5 years; a 5-year fixed rate mortgage with 25-year amortization, at 5.50 % interest; 5% increase in price of home every year for 5 years; and real estate fees of 5% + HST of resale price (in this case \$50,477). Rates calculated as of February 2023.



# Next Steps

## READY TO START THE PROCESS?

### 1. Get a mortgage pre-approval

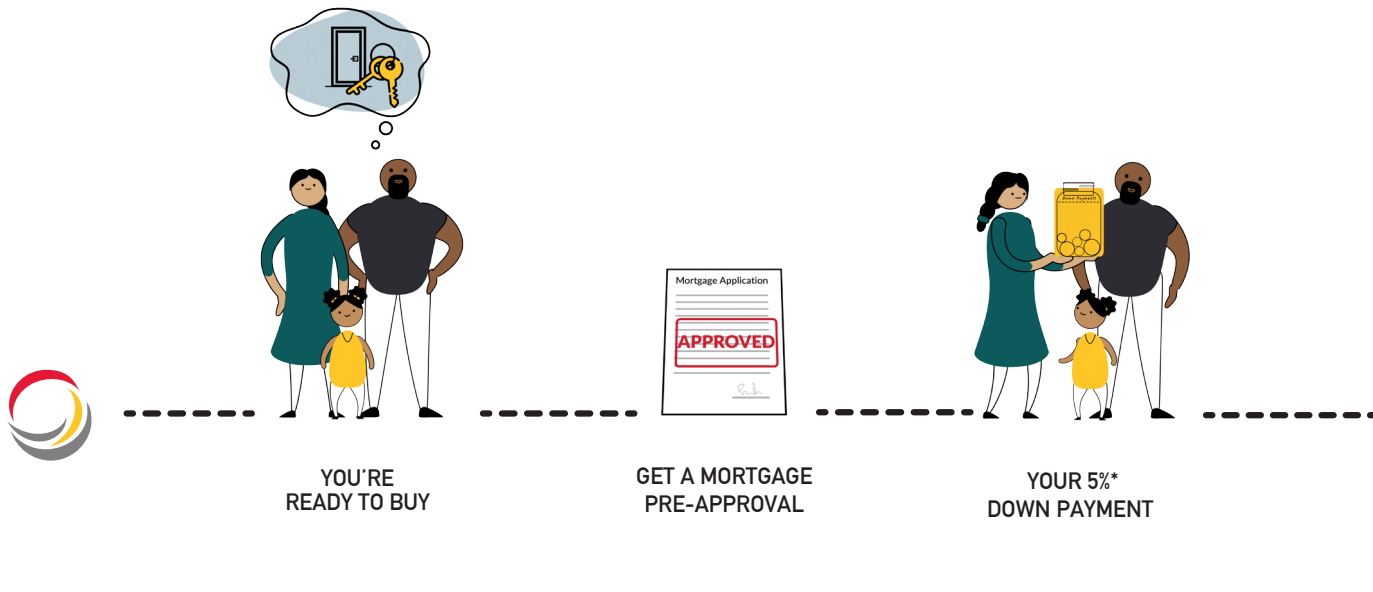
The first step in getting ready to purchase at The Humber is to get a mortgage pre-approval from one of our preferred lenders. This important step allows you to understand what you can afford, and it helps us understand how much down payment support you'll need through The Options Ready Program. Your sales rep can put you in touch with our preferred lenders.

### 2. Meet with HOA

Home Ownership Alternatives is our financial partner and administers the shared equity second mortgages. This meeting will determine how much down payment support you'll get to bridge the gap to homeownership.

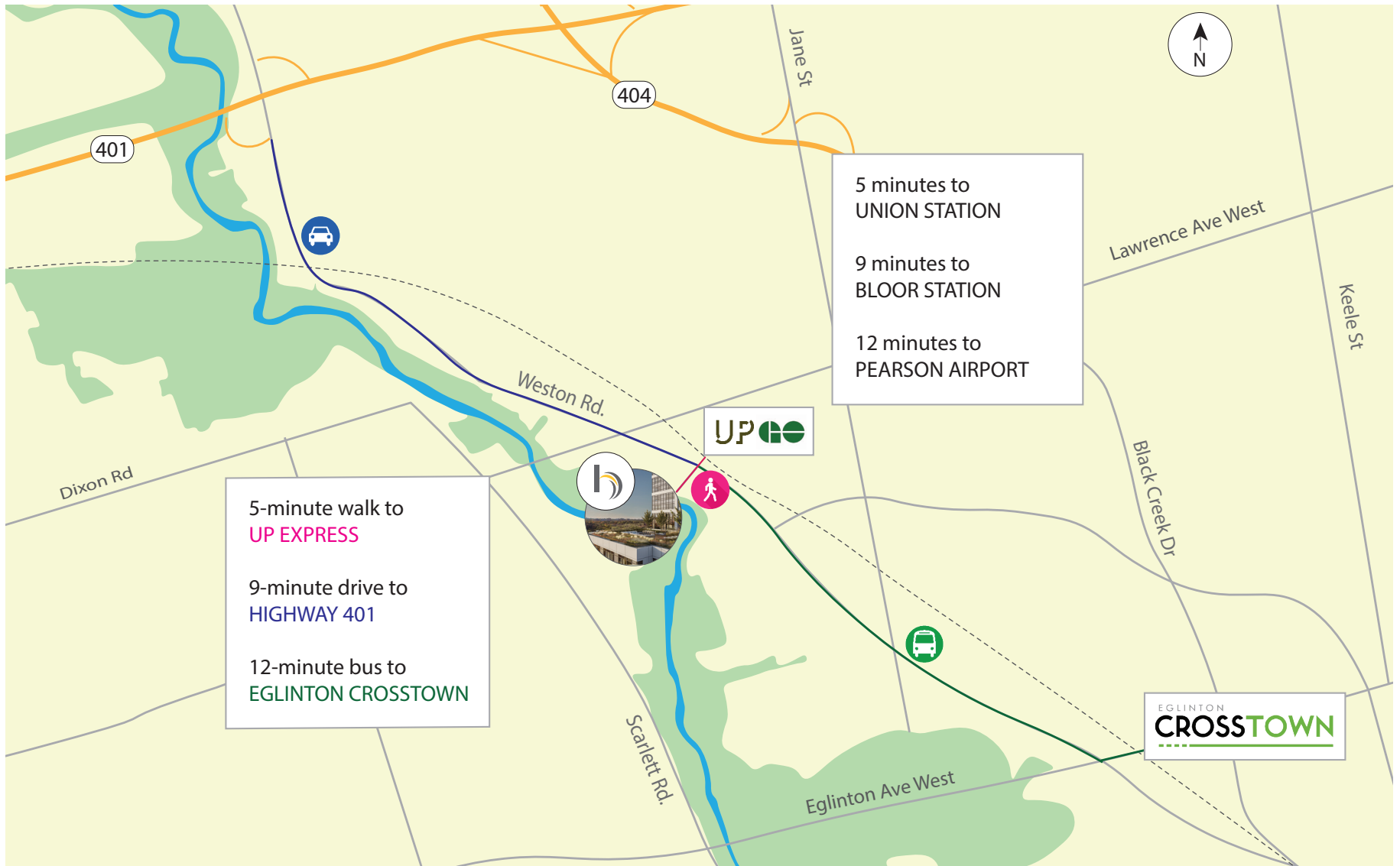
### 3. Become a homeowner

You've signed your agreement of purchase of sale and have received down payment support... congratulations, you're a homeowner!





# How To Get Around



# Our Partners



As the construction arm of The Tridel Group of Companies, Deltera specializes in the construction of high-rise residential developments (condominium and rental) and has a strong reputation for quality and innovation.

The company's objective remains consistent: to provide exceptional value and service while helping clients achieve their goals.

Deltera has an impeccable reputation for reliability, planning and project management, quality construction, sustainable design, value-engineering, industry-leading purchasing power and construction practices all of which are accompanied by on time and on budget delivery.

Options for Homes has worked with Deltera since 2003. As our builder, Deltera is collaborative and supportive of our mission of providing attainable homeownership opportunities.



Home Ownership Alternatives (HOA) is a non-profit financial institution making homeownership more affordable to Options' purchasers through the administration of the Down Payment Loan.



The Canadian Mortgage and Housing Corporation helps Canadians gain access to suitable housing. CMHC plays a critical role in recognizing the down payment support available through the Options Ready Program and encouraging our financial partners to treat it as though it were a purchasers' own savings.



 **PTIONS**  
FOR HOMES



[TheHumber.ca](http://TheHumber.ca)

