




THE HUMBER
CONDOMINIUMS

YES YOU CAN

LIVE RIVERSIDE IN TORONTO

PTIONS
FOR HOMES



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 affordable 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 home ownership 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 a 10% to 15% Down Payment Loan, if you need it.

And if you're a first-time home buyer at The Humber, you could be eligible for a boost of up to 24%, making this the most affordable condo in the city right now!



“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

25 Years of Creating Communities

Since 1994, Options has created homes for over 3,000 people. 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.

*Terms and conditions may apply. Subject to availability. Prices and specifications subject to change without notice. E.&O.E.



Situated on the banks of the Humber River at 10 Wilby Crescent near Lawrence Avenue West and Weston Road, The Humber is an affordable 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.



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

8 Reasons To Buy At The Humber:



1.

Buy with just 5% down and we'll boost your down payment by 10% to 15% to help reduce your monthly carrying costs.



2.

Are you a first-time buyer? You could qualify for up to a 24% down payment boost!



3.

Nestled on the banks of the Humber River with trails and parks at your door.



4.

Steps to GO, UP Express and future Crosstown LRT. Get to Union Station in 15 minutes!



5.

We are Toronto's first "Smoke Less" condominium! Only vaping and e-cigarettes are allowed in the suites.



6.

We love pets! Roam the trails that surround us with your dogs. They'll love it.



7.

This is a community of owners (not investors), all helping keep the building in tip-top shape.



8.

Over 25 years of experience building high-quality condominiums with Deltera (a member of the Tridel Group of Companies).



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!



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

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

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



TORONTO'S FIRST "SMOKE LESS" CONDO

- Consumption of tobacco and cannabis is restricted to vapourizer or e-cigarette devices
- "Smoke Less" addresses the negative impacts of smoking while respecting individual choice



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

Shannon

How We Help

5% DEPOSIT

Minimum 5% of the purchase price is due upon signing. For suites over \$500,000, a minimum of 5% plus 10% deposit on any amount above \$500,000 is due.

10% to 15% DOWN PAYMENT LOAN

Lower your mortgage requirement and qualify for a conventional mortgage that lowers your monthly payments by taking advantage of our PAYMENT FREE down payment loan (15% for 3 bedrooms and 10% for 1- and 2-bedroom suites).

- Available to everyone (don't need to be a first-time home buyer)
- No income threshold requirements
- No scheduled repayment of principal or interest as long as you live in your home

If you are a first-time home buyer, Options For Homes has even more good news for you! You could be eligible for up to \$60,000 in additional down payment support.

Our Unique Down Payment Loan

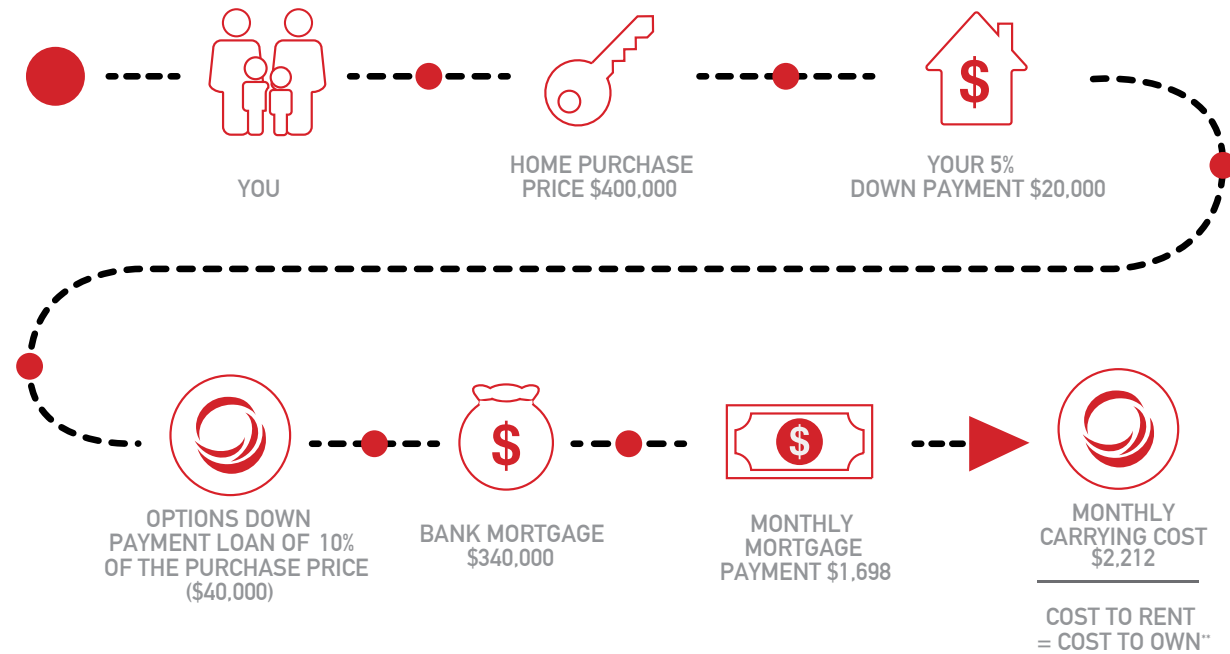
One of the things that makes Options unique is that you only need a total down payment of 5%. That's all. No additional installments. Just 5% until you move into your brand new Options condo.

We also offer a Down Payment Loan of 10% to 15% of the purchase price of your new home. This down payment boost helps you secure a conventional mortgage, and since your mortgage amount is lower with a larger down payment, this makes your monthly carrying costs lower, too.

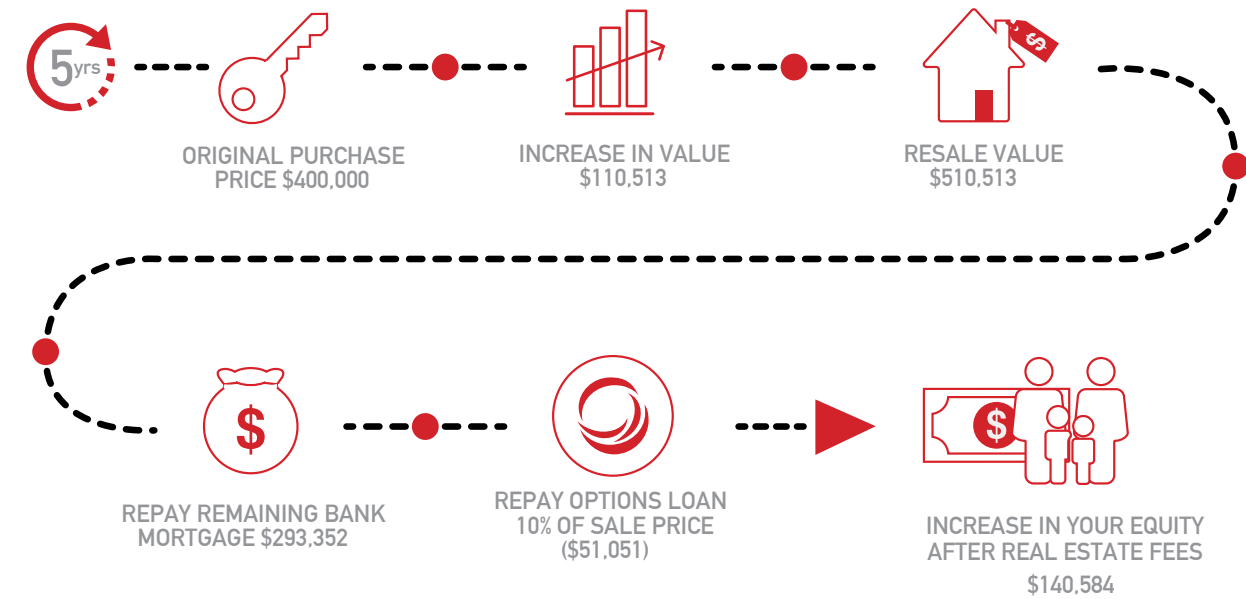
When you sell or move out of your condo, this loan gets paid back, plus appreciation. If your down payment loan was 15%, then 15% of the current home value is due back.

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

You purchase a high-quality Options home...



Your home appreciates and you sell 5 years later...



*For suites over \$500,000, 5% down payment is due on the first \$500,000; 10% is due on any amount above \$500,000.

**Estimated for a 600 sq.ft. 1-bedroom plus den: Mortgage (3.5%) + Maintenance Fees (\$0.495/sq.ft.) + Taxes (0.65%) = \$2,212.

Average 1-bedroom plus den rent in Toronto's west end according to the Toronto Real Estate Board = \$2,143.

You will be evaluated by your lender at a mortgage interest rate of 5.34% as per the stress test requirements.

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.



For over 20 years, Baker Real Estate Incorporated has set the benchmark in the Project Marketing and Sales of Pre-Construction Condominiums. Baker are our selling partner providing our purchasers with expert advice throughout the purchase process.



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 our Down Payment Loan and encouraging our financial partners to treat it as though it were a purchasers' own savings.



BMO has been a supporter of Options for almost two decades. They are our preferred bank and are always willing to extend the best possible rate and terms to our clients through a team of dedicated mortgage specialists who care about our clients.



As a mission-based financial institution, Meridian works closely with us helping our purchasers get pre-approved for a mortgage so that you can purchase with confidence and achieve your home ownership dreams.



As one of Canada's largest financial institutions, CIBC is dedicated to helping our purchasers get pre-approved for a mortgage. As an Options' homeowner, get ready for home ownership with access to CIBC's team of dedicated financial planners.

Notes

Notes

YES YOU CAN

PTIONS
FOR HOMES

DELTERA

TheHumber.ca

