# Low income housing needed in Acton area

By Frances Niblock

The phones "rang off the hook" at Habitat for Humanity Halton offices within hours of last week's story in The New Tanner about Habitat's search for a family for it's three bedroom house on Crescent Street.

Two calls in two days shows "there's a real need" for low-income housing in Acton according to Lynn Petruzzella, Habitat Halton's operations and administrative co-ordinator.

She invites people to an information meeting on March 10 at the Salvation Army to see if they qualify



#### CO alarm

Putting a battery in a new carbon monoxide detector was all that was needed to stop it from beeping in a Norman Avenue residence. The homeowner called 911 at 6:06 p.m. on Sunday when the alarm sounded. Acton firefighters determined it was beeping a low battery warning, and when they put a new battery in the device, it worked prop-

#### Faulty fireplace?

A Berry Street resident was advised to have his/ her fireplace inspected after it was determined that nominal levels of carbon monoxide found in the home by Acton firefighters at 10:07 on Sunday were caused by a wood burning fireplace. Crews ventilated the house and recommended an inspec-

#### **Faulty detector**

A malfunctioning carbon monoxide alarm prompted Acton firefighters to respond to a Queen Street East residence on Monday at 12:27 p.m. The homeowner had recently installed a new gas water heater and was worried it was to blame for the alarm activation.



for a no interest mortgage. She said people must have lived in Halton for at least two years and be willing to do 500 hours of volunteer work, so-called "sweat equity."

"They must have some form of steady income to repay the mortgage, and they have to be living in sub-standard housing," Petruzzella said, adding that includes unsafe situations, parents and children sharing a bedroom, or paying more than 30 per cent of income on housing.

Habitat homeowners repay the cost of the house with a no-interest, nonprofit mortgage, usually with a 25 to 35 year term. Habitat partners families who live below the poverty line with a minimum income of \$25,365 and a maximum of \$36,235, but they can afford a \$500 to \$800 monthly mortgage payment.

To prevent Habitat families from flipping properties, if they live in the house for 15 years, they don't have to pay back the second mortgage. If they live in the house for more than five years and then sell, they must pay the mortgages but can keep any additional equity.

The Acton family that helped build the Crescent Street home in 2004 has moved on, and currently the house is leased for one year to the Halton Multicultural Committee for transitional housing.

Petruzzella said it would be this time next year, at the earliest, before the chosen family completes its volunteer hours and moves in.

Habitat Halton will complete its second Acton project, the pre-fabricated house on Peel Street, this spring and Petruzzella said because the design meant less on-site work for the Nicholas family, that they completed their required volunteer hours with the Salvation Army.

There's no firm move-in date for Peel Street, Habitat Halton's 11th build. It has four houses in Georgetown, five in Burlington and two will be built in Oakville this year.

The March 10 information meeting begins at 7 p.m. at 114 Mill Street. For more information, or to register, call 1-866-314-4344.

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