

## Should I Apply for a Habitat Home? A guide to applicants:

This document provides information for families interested in applying for a home and partnering with Habitat for Humanity Mid-Vancouver Island (HFHMVI).

**What is Habitat for Humanity?** HFHMVI is a registered charity whose mission is to bring communities together to help families build strength, stability and independence through affordable home ownership. HFHMVI sells the homes they build with no down payment and an interest free mortgage to low-income families. ***We believe in a hand up, not a hand out.***

**Building Homes – Building Neighbourhoods:** HFHMVI wants to do more than build houses; we also want to build a strong community. **We are looking for good neighbours; families who are willing to work with us and with others.**

**Partnership:** Habitat for Humanity does **not** give away houses. Houses are sold to our Partner Families at current market value, with special provisions including no down payment and an interest free mortgage.

**Volunteer Hours:** Each selected Partner Family will volunteer a total of 500 hours, which must be completed prior to moving into a Habitat home. Families will work on the construction of their own or other Partner Family homes, in our ReStore, or other pre-approved charities and fundraising events. Volunteering is an important way to demonstrate commitment to home ownership and partnership with HFHMVI. Volunteering is not a down payment and there is no monetary compensation for volunteer hours.

**Cost and Size of Habitat Homes:** Habitat for Humanity builds simple, decent homes with some volunteer labour in order to help reduce construction costs. The Partner Family is also responsible for the payment of property taxes, city user fees, strata fees, insurance, and all costs associated with owning and maintaining a home.

**Interest Free Mortgage:** The home is purchased from HFHMVI with a down payment free, interest free, mortgage that HFHMVI carries. The mortgage has a number of special terms, including a buy-back provision in the event that the homeowner wishes to sell.

**Who can apply?** Families including single parent families, couples, families with children and families with elder relatives living in their home can apply. Applicants must be Canadian citizens or landed immigrants and we embrace all socio-economic, ethnic and cultural backgrounds.

**How do I apply?** You can download the application form from our website at [www.habitatmvi.org](http://www.habitatmvi.org), or contact our office for details and to have one e-mailed to you.

**Do I need to submit my CRA forms, pay stubs and Equifax Credit Report? NOT at the initial application stage.** If you are shortlisted, the Family Selection Committee will advise which documents are required,

and you will be reimbursed for any costs associated with obtaining these documents. You do not need to have perfect credit, but show that you are responsibly managing your debt.

**Bankruptcy:** Applicants who have filed for bankruptcy shall be excluded from the selection process until a discharge of bankruptcy has been received and the applicant has established a subsequent three-year history of income and debt stability.

## **Family Selection Process**

### **How do we choose our next Habitat Family?**

**Criteria:**

Partner families must meet **three essential criteria:**

**Need**  
**Ability to pay**  
**Willingness to partner**

- 1. Need** - Applicants living in substandard housing are given preference. Those currently living in subsidized housing may also be eligible. You must have been living in the community where we are building for at least one year. Some of the factors considered are:
  - **Current housing conditions** such as poor wiring, ventilation, insufficient heating or bathroom facilities.
  - **Health conditions** - when medical conditions are made worse by current housing.
  - **Family size** related to issues of overcrowding
  - **Percentage of income currently spent on housing** (more than 30% of gross income spent on housing costs).
  - **Safety of neighbourhood** in which you currently reside.
  
- 2. Ability to Pay** – HFHMVI doesn't want to put a family into a situation they can't afford. "Ability to pay" means that:
  - A family earns enough income to pay an interest-free mortgage, property taxes, insurance, utilities, strata fees, maintenance and all costs associated with home ownership.
  - The family income must include some income from employment with a consistent work history of approximately three-years.
  - The monthly payment is based on 25-30% of the family's total gross family income and covers the mortgage, property taxes, strata fees and insurance.
  - Sources of income considered are employment income, child care supplements, child tax benefits, pensions and some forms of social assistance. Income is verified for all adults intending to live in the home.
  - The family's income is reviewed annually and the mortgage payments are adjusted accordingly.
  
- 3. Willingness to Partner with Habitat for Humanity** – Some of the factors considered:
  - Personal references, employment history and credit checks.
  - Willingness to participate in Habitat activities and work with Habitat in promotional and media events.
  - Willingness to live in a community with families from a variety of socio-economic, ethnic and cultural backgrounds.

- Determination to improve the family's current situation.
- Ability to schedule and complete 500 volunteer hours prior to moving into the new home (see below).

### **Family Volunteer Hours**

Hands-on involvement of Partner Families in the construction of their own homes, as well as participation in other Habitat and community activities are part of the Habitat agreement. **500 volunteer hours are required** prior to moving into the home.

The Family Volunteer Hours requirement is designed to meet three goals:

- **Partnership** — provides meaningful interaction between Partner Families, Habitat representatives and volunteers.
- **Pride of Ownership** — investing Sweat Equity hours in their own home helps families transition to home ownership.
- **Development of Skills and Knowledge** — on the build site, Partner Families gain an understanding of the construction of their homes and future home maintenance needs.

### **What is the application process?**

- Part 1 application forms submitted
- Shortlisted applicants invited to information session and invited to fill in Part 2 application
- Part 2 applications shortlisted
- Family Selection Committee makes home visits to shortlisted applicants
- Family Selection Committee makes recommendation to Board of Directors for final approval
- Family signs partnership agreement with HFHMVI

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### **Current opportunities:**

## **Two-bedroom home (within 6-Plex development) Jubilee Street, Duncan**

**Deadline for application submissions  
March 31st 2020**

### **Eligibility Criteria**

In addition to the information above, please ensure you meet the following criteria before applying for this opportunity:

- Family fits a 2-bedroom home (i.e 1 or 2 parents with one child or two younger children of the same gender or 1 adult plus dependent adult) This home can be built to be wheelchair or disability accessible if required.
- Has some income through employment with a work history of approximately three-years
- Has lived in the area for at least 1-year

*We build strength, stability, self-reliance and shelter.*