



Building
homes,
building
hope

Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labour. Our purpose is to build homes with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

Habitat for Humanity Durham Inc. was formed to provide affordable home ownership in the Durham Region. Our first homes was built in Uxbridge and completed in 2006 and a property in Oshawa 2008. We are presently in the final stages of securing other locations in Durham Region. We need prospective families to work with us and have the opportunity to buy one of our houses.

Applications will be received by Habitat for Humanity Durham Inc. for housing. Once a property is identified as being ready to develop a decision will be made by the Family Selection & Partnering Committee who they will recommend to the Board of Directors for final approval. While you might be on the list of confirmed applicants, it does not guarantee you will get a home immediately. This is a long process, so you will have to be prepared to wait. While we would like to place every single family that applies, the reality is we only have so many houses that we are able to produce in a year.

Please read the following items to see if you have an interest in our affiliate AND to see if you meet our general guidelines:

1. To qualify you must have housing need. (for example: no indoor plumbing, poor heating, leaks in the roof, overcrowding, unsafe or unsanitary conditions)
2. You need to have lived in our service area for two years.
3. Your total family income should not be more than the following:

For a 3 member household \$ 33,159 per year
For a 4 member household \$ 40,259 per year
For a 5 member household \$ 45,662 per year
For a 6 member household \$ 51,498 per year
For a 7 member household \$ 57,336 per year

4. With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references.
5. If you are approved for a Habitat for Humanity home, you will be required to join in programs to learn and practice budgeting, home repair, and maintenance.
6. If approved for a home, we require that all adult (18 years and older) members in your household be willing to contribute a total of 500 hours of sweat equity. All of these hours must be completed before you can move into the house.

85 Chambers Drive
Unit 7,
Ajax, ON
L1Z 1E2
905-428-7434
905-428-7494
www.habitatdurham.com

7. If approved for a home, you will be responsible for the closing (legal) costs. You will have the time to save this money before closing if your family is selected. Your sweat-equity must be completed prior to closing.
8. If you are approved for a home and if you meet the sweat-equity requirements, then we will sell you a home at Fair Market Value. Habitat house payments include Principal & Taxes. The monthly amount will be determined prior to final selection of the family. The house payments will be used by to build more houses with other families. Like any other mortgager this payment is required to be made on time through MCAP and will be subject to penalty if you are not meeting the required payments.
9. If you are interested in Habitat for Humanity and if you believe you qualify for a home according to the above guidelines, we encourage you to participate in a family information session, which will be announced upon confirmation of a land acquisition. Applications will be accepted at or after this initial meeting.
10. All information received is considered confidential and is to be used only for family selection.
11. We are very willing to help you fill out this application. If you have any questions, please call 905.852.5888 and leave a message. Your call will be returned as soon as possible.
12. Applications must be received by TBA (this date is yet to be announced).