



**Habitat**  
for Humanity®  
Durham

Building  
homes,  
building  
hope

# ReNew It

Habitat for Humanity seeks to eliminate poverty and substandard housing by partnering with low-income families in need of simple, decent affordable shelter. Selection is based on three basic criteria:

- Demonstrated need
- Willingness to partner
- Ability to pay

In addition, families must meet the following criteria:

- Legal resident of Canada for 3 years: either Canadian citizen or landed immigrant
- Durham resident for a minimum of two years
- Stable source of income
- Discharged from bankruptcy at least 3 years prior to application
- Living below the Low Income Cut-Off (LICO) levels as defined by Statistics Canada and/or the Region of Durham for the size of their family
- Evidence of repairs/maintenance support is needed
- Own and reside in the home where repairs/maintenance is to be completed

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Families requiring accessible housing for a special needs family member can be qualified using the LICO levels for one additional member of the family.

Children from a previous marriage, as outlined in the separation agreement and for whom the applicant family is paying verifiable child support and who reside part time with the applicant family, may be included as members of the applicant family for the purpose of family size as it relates to the core needs levels.

**Procedure:**

1. Upon receipt of a completed application the HFHD Executive Director will review the application and complete an *Application Worksheet and Summary*.
2. The following criteria are to be used to determine qualification:

**Demonstrated Need**

- I. The condition of the home should be such that the owner is living in substandard housing where repairs and maintenance, landscaping, clean up, painting, deck and ramp construction is needed.

**Willingness to Partner**

- I. Ability and willingness to contribute volunteer time (sweat equity) to the Habitat program.
- II. Respond to Habitat's requests for information in a timely manner.

**Ability to Pay**

- I. The applicant/co-applicant's combined gross income is not to exceed the current Low Income Cut-Off levels as defined by Statistics Canada and/or the Region of Durham.

Sources of income considered are:

- Employment income
- Self-employed income
- Ontario Disability Pension
- Child Tax Benefit including National Child Benefit
- Spousal Support: regular and verifiable
- Child Support: regular and verifiable
- Long-term Disability payments (ODSP)
- CPP and OAS
- WSIB (pension)
- Other pension payments
- Ontario Child Care Supplements

Excluded sources of income are:

- Employment Insurance Benefits, except where Employment Insurance Benefits are received for a seasonal employee whose employment is predictable and who has consistently received benefits in the prior years
- WSIB (wage replacement)
- GST Rebate
- Ontario Works
- Universal Child Benefit
- Assistance for Children with Severe Disability (Ontario)
- Easter Seals support of disabled child

3. All income, debt and references to be verified for accuracy.
4. A credit check to be done on all applicants who meet the basic qualifications and project will exceed \$5000 FMV (Fair Market Value).
5. A home visit to be conducted by HFHD Staff to determine the family's need, willingness to partner and scope of work required.

The visits are documented on the *Home Visit With Applicant Family* form. A *Family Interview Questionnaire* is to be completed.

6. The HFHD Staff may decline applications, which do not meet the Habitat criteria. The Executive Director is to notify the applicant in writing on standard Habitat letterhead indicating the reason(s) the applicant does not meet the required criteria.
7. The Executive Director provides final approval based on the family meeting the standard criteria, and has the right to refuse based on the ability of the affiliate to participate financially at any given time of the year.
8. All documentation on the applicants whether approved or declined is to be filed in a safe & secure location that is kept locked and treated in a confidential manner. Any additional copies that may be created during the process are to be destroyed upon completion of the assessment and work arrangements.
9. The family must meet a suggested minimum income level in order to have the ability to pay for an interest free loan.
10. Total debt capacity (including the Habitat loan) cannot exceed 40% of gross annual income.

**Feel free to call the office at anytime to discuss any questions that you might have.**