

The Habitat Family Selection Committee is a staff-supported group of volunteers that includes people with backgrounds in healthcare, law, finance, education and social services. They bring expertise with respect to various challenges faced by families and children in low-income situations.

Committee members interview prospective families in their homes and communicate with landlords and employers. References provided by the family are checked and family finances and credit ratings are reviewed carefully.

Habitat for Humanity partners with families who are ready for the responsibility and challenges of homeownership, but would not qualify for a traditional mortgage. The selection of families is based on three principles: need, ability to pay, and willingness to partner.

The following information pertains only to families applying for home ownership in the City of Winnipeg. Criteria will vary from community to community. Please contact your local Habitat representative for details.

LINK: <https://www.habitat.mb.ca/chapters-existing.cfm>

Habitat for Humanity Manitoba reserves the right to make the final decision for acceptance on all applications. The following criteria are applied to determine eligibility:

- a. The applicant must be employed for a minimum of the past two years in the community in which the house will be built.
- b. Must be a Canadian Citizen or Permanent Resident of Canada.
- c. Must not be receiving income from Employment & Income Assistance (social assistance).
- d. Must be ready to live where Habitat is building in the community.
- e. Must be willing to complete 500 sweat equity hours prior to house possession.
- f. Preference will be given to families with young children.
- g. Present housing must be at least one of the following: too expensive, too small, unsafe, or substandard; applicants cannot currently own a house.
- h. Prepared to purchase a home at market value and able to commit to a mortgage. Monthly mortgage payments (which include property taxes) are 27% of total family income as defined on line 150 of the Canada Revenue Agency (CRA) Notice of Assessment.
- i. Total family income as defined on line 150 of the CRA Notice of Assessment must be less than \$71,255. Minimum income to qualify for the program is \$26,000.
- j. Must be willing to provide the most recent CRA Notice of Assessment, as well as consent for Habitat to contact references from employer, landlord, and 2 other people who know the family well.
- k. Must be willing to provide your last 3 pay statements from all jobs and all bank statements.
- l. Must consent to a credit check.
- m. Must be at least 3 years since a bankruptcy has been discharged.

Selected families enter into a partnership agreement with HFHM by signing a contract. Once the sweat equity requirement is completed and the house is built, the family signs an offer to purchase the home.