



## Habitat for Humanity Winnipeg Homeowner Selection Information Sheet

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 criteria are applied to determine eligibility:

- a. Employed for a minimum of the past two years in Winnipeg at time of application.
- b. Must not be on social assistance.
- c. Must be willing to complete volunteer work prior to house possession (500 hours for two parent family; 350 hours for one parent family)
- d. Preference will be given to families with young children.
- e. Present housing must be at least one of the following: too expensive, too small, unsafe, or substandard.
- f. Prepared and able to enter a mortgage set at the higher of, the market value of the home, or Habitat's cost to build the home. Monthly mortgage payments (including property taxes) are 25% of total family income as defined on line 150 of the notice of assessment.
- g. Gross family total income, including line 150 of the notice of assessment and other income (including but not limited to, GST Rebate, Disability Pension, and Child Tax Benefit), must be below the following low income cut-offs:

Before-Tax Low-Income Cut-Offs (LICOs)	
Family Size	Maximum Annual Gross Income
2	\$27,674
3	\$34,022
4	\$41,307
5	\$46,850
6	\$52,838
7	\$58,827
8	\$64,000*
9	\$69,000*
10	\$74,000*

\*denotes Habitat Winnipeg derived numbers

- h. Must be willing to provide most recent Notice of Assessment from Revenue Canada as well as references from employer, landlord, and 3 other people who know the family well.
- i. Must consent to a credit check.
- j. Must be at least 3 years since a bankruptcy has been resolved.

For more information on becoming a Habitat Homeowner, please contact:  
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