

Habitat for Humanity GTA Recruitment Policies

Initial Application and Ongoing Partnership

Habitat for Humanity GTA considers a number of eligibility criteria, both during initial application and ongoing in the context of the partnership and upon renewal of the Habitat-held second mortgage. Please read this document in its entirety before applying to the program.

Determination of Eligibility

- Habitat will determine applicant family eligibility based on the application, supporting documentation, virtual/in-person visits and any further communication.
- Income, Debt, Credit, Asset requirements are based on Habitat requirements, and the requirements set forth by our external lending partners.
- Determination of eligibility is at the sole discretion of Habitat. Eligibility criteria may change from time to time at the sole discretion of Habitat.
- Acquiring a first mortgage of a pre-determined minimum from a Habitat lending partner is a requirement for acceptance into the Habitat homeownership program as well as renewal of the second mortgage. Applicants must maintain their eligibility for as long as Habitat holds a Charge/Mortgage (the “Habitat Charge”) on title to the Habitat home, provided Applicants shall not be ineligible solely by reason of any adult children no longer residing in the home.
- Staff and their representatives will pursue any discrepancies and seek out clarification, as needed, when reviewing the application and may request additional proof of criteria and/or documentation. Habitat for Humanity staff and their representatives reserve the right to determine when an application is considered complete and fully supported. Request for supplementary documentation will be made via email, at the applicant’s provided email address.
- Failure of applicant to provide requested documentation within 14 days from request made may result in disqualification.
- Only complete applications with all required or requested documentation will be reviewed. Any delays in submission of requested documentation may result in applicant’s loss of status in queue or may disqualify an applicant from the program.
- Habitat will conduct a criminal record check and a Writ of Execution Search in the initial application screening and has the right to do so at the time of Mortgage renewal or if there are expressed concerns that warrant.

Family Unit

- Applicants must be the parent or legal guardian of at least one child 16 years of age and under, who is currently and will continue to reside in the same household, at the time of formal application submission. Applicants applying to eligible HomeStart units do not need a child 16 years of age and under.
- Applicant and any Co-applicant must be 21 years of age or older at the time of application.

- A dependent child over the age of 16 with a disability and residing in the same household, will be considered on a case-by-case basis.
- Should there be no legal guardianship document in place, the application will be considered on a case-by-case basis. The applicant may be asked to provide proof of caring for the dependent child for a minimum period of two years prior to the application process such as: address on school enrollment, financial support documents, foster child support, etc. Acceptance of such documentation as a replacement for legal guardianship documentation shall be at the sole discretion of Habitat.
- If the applicant or co-applicant(s) have a custody arrangement in place, the arrangement must include a minimum of 50% of time spent in the applicant or co-applicant(s) home. Legal documentation or an acceptable form of alternate documentation of this arrangement must be provided and will be considered on a case-by-case basis.
- Should the applicant or co-applicant be involved in the foster care, kinship care, or customary care, they must show proof of consistent fostering for a minimum period of 2 years prior to application with documented intentions to continue fostering in the long-term. Foster situations will be considered on a case-by-case basis.
- Any dependents in the family unit must live at the same address at the time of the application and will be living at the same address if they qualify for a Habitat home. At the time of renewal, Applicants shall not be ineligible solely by reason of any adult children no longer residing in the home.
- The Habitat home must be the primary residence of all adults and dependents named in the application unless the Parent/guardian has joint custody of the children as outlined above.
- All children of applicant families must be born with appropriate documentation provided. Pregnancy and impending increase in family size will be considered on a case-by-case basis
- Household members listed on the application who do not reside at the same address at the time of application, must show intention to reside in the same in household in the future and for the long-term. Habitat reserves the right to request supporting documentation and such situations will be considered on a case-by-case basis.

Status in Canada

- All household members planning to reside in the Habitat unit must be Canadian Citizens or Permanent Residents.
- If a household member (non-applicant) is a refugee and in the process of obtaining Canadian Citizens or Permanent Resident status, supportive documentation will be required and this will be reviewed on a case by case basis.

First-time Home Buyer

- Applicant and any Co-applicant(s) must be first-time home-buyers and currently renting. Applicants living rent-free with family/friends will be considered on a case-by-case basis and Habitat may request supportive documentation as required.
- Applicants who have owned a home in the past and are currently renting may be considered for specific homeowner opportunities where Habitat is not limited by our funding. This will be reviewed on a case-by-case basis. Applicants who are accepted

under this scenario will be required to cover any rebates that are provided to first time home buyers.

- If an applicant and/or co-applicant has signed or co-signed a mortgage in the past, this must be disclosed to Habitat and will be considered on a case-by-case basis. If an applicant and/or co-applicant is not entitled to the First-time Homebuyers Land Transfer Tax Rebate but is accepted into the Habitat program, they must show an ability to pay for the full or a portion of Land Transfer Tax upon closing. The portion is based on what is required of the other Habitat families in the same development.

Ability to Pay

- Qualifying income levels are determined by Habitat on a project-specific basis taking into account the property taxes, insurance estimate and condo fees specific to the project.
- Applicant and co-applicant(s) must demonstrate financial stability to qualify for and consistently pay a required mortgage at market interest rates with a Habitat partner lender.
- The applicant family's Gross Household Income (GHI) must meet current selection criteria for income level and income sources must demonstrate reasonable potential to earn the future income required to meet mortgage obligations.
- All applicants will require a new mortgage pre-approval prior to occupancy, if their current approval is more than 90 days old at the occupancy date. A 10 day grace period may be offered at the sole discretion of Habitat.

Employment and Income

- At least one of the applicants and a co-applicant must be currently employed in Canada in a permanent full-time, or full-time equivalent role (multiple parttime jobs) and must have a minimum 3yrs Canadian employment history preferably in the same industry.
- Any new employment must have passed the probationary period for income to be included in the Gross Household Income calculation.
- Employment stability will be a consideration when evaluating financial stability.
- Employment requirements are based on the requirements of our external lending partners and are subject to change at any time.

Self-Employment

- Applicant/Co-applicant(s) may be considered if they are self-employed.
- Documentation showing proof of minimum three-years' worth of self-employed activity required. Fewer years may be considered at the discretion of staff and their representatives.
- Required Documentation shall be as determined by Habitat and our external lending partners

Income Earned Through An Owned Corporation

- Applicant/Co-applicant(s) income earned through a corporation that the family controls, may be considered equivalent to full-time employment.

- Required documentation shall be as determined by Habitat and our external lending partners

Full-time Equivalent Employment

- Multiple part-time positions may be considered to be equivalent to full-time employment. This will be determined on case-by-case basis at the sole discretion of Habitat GTA and our external lending partners. Stability and continuity of part-time roles will also be considered
- In general, part-time employment income can only be included in Gross Household Income calculation if the employment has been stable for a minimum three years.

Contract Positions

- Will be considered on a case-by-case basis, based on stability, continuity of roles and lender requirements.
- Additional supportive documentation may be requested.

Bonuses/Overtime/Dividends/Commissions

- Bonuses/overtime/dividends/commissions will be evaluated by Habitat staff and our external lending partner. These income sources may or may not be included in the GHI and will be considered on a case by case basis..
- Required documentation shall be as determined by Habitat and our external lending partners.

Supplemental and Government Income Sources

- Supplemental forms of income may or may not be included into GHI calculation based on the discretion of Habitat and partner lender requirements.
- Will not be considered as a primary source of income for an applicant family. The primary source of income must be employment income.
- Required documentation shall be as determined by Habitat.

Canadian Child Benefit (CCB)

- Only CCB for children 12 and under at the time of application, will be included in the GHI calculation for the first mortgage or as per lending partner requirements. CCB for Children 16 years and under will be used to determine GHI for Habitat Shelter costs

Spousal/Child Support

- Must provide formally issued proof support as legally mandated, FRO form of other court documentation, as well as documental FRO payments of over 13 months for consideration into GHI

Ontario Disability Support Program (ODSP)

- Inclusion of some of benefit to GHI calculation will be considered based on lender requirements and at the discretion of Habitat.

- Applicant must have been on ODSP for a minimum of 1 year for ODSP to be considered a “stable” source of income, and only if supplemented with employment to add to a total of three years of work and ODSP history.
- Only the portion of ODSP relating to housing expenses may be considered as part of the GHI

Long-term Disability (LTD)

- Inclusion of some or all of benefit to GHI calculation will be considered based on lender requirements and at the discretion of Habitat.

Employment Insurance (EI)

- May be considered, at the discretion of the Habitat, if there is evidence that the applicant has had regular employment over a three-year period, and EI was only collected between seasonal employment periods (eg. substitute teacher), work sharing positions, maternity/paternity leave etc

Ontario Works (OW)

- Inclusion of some or all of benefit to GHI calculation will be considered based on lender requirements and at the discretion of Habitat.

Canadian Pension Plan and Canadian Pension Plan Disability (CPP)

- Inclusion of some or all of benefit to GHI calculation will be considered based on lender requirements and at the discretion of Habitat.

Tax Rebates

- Not accepted as income.

Expenses, Debt and Credit

- Current family expenses will be reviewed and considered when estimating the family's overall operating costs
- Required debt/expense documentation shall be as determined by Habitat
- Significant expenses may be considered contra-income i.e. medical expenses, overseas family support payments, etc. This would be considered on a case-by-case basis as they may impact a family's ability to manage the operating costs of a Habitat home.

Debt

- Total debt and type of debt will be considered.
- Total Debt Service Ratio (TDS), calculated based on lender-accepted formula, must be between 39-44% and will be considered in conjunction with the applicant and co-applicant(s) Equifax or Transunion Credit score (as outlined below).
- In general, a higher TDS ratio, within the above noted range, will be accepted with a higher credit score. Applicants with a lower credit score will require a lower TDS ratio, within the range noted above. Determination of suitability of a given TDS ratio is at the sole discretion of Habitat and its external lending partners.

- History or current presence of excessive debt may disqualify an application
- Excessive unsecured debt (greater than 25% of GHI), excluding student loans, will be considered at the discretion of the Habitat and may disqualify an application.

Credit

- Only Equifax or Transunion credit reports will be deemed acceptable forms of documentation for assessing applicant credit.
- Credit history and current credit standing will be considered and will be integral to a decision to proceed or disqualify an applicant and/or co-applicant(s).
- A minimum Equifax credit score of 650 is required for the applicant and any co-applicants, this is subject to change based on Habitat's and our lenders policies.
- Credit transactions should indicate a good track record of normal and on-time payments.
- Applicant and co-applicant may be asked to close off available credit, if credit available is considered excessive or if external lender makes this request.
- Applicant or co-applicant (s) must not have any current consumer proposals. All consumer proposals must have been discharged at least 2 years prior to application, or at the discretion of Habitat and its lending partner.
- Applicants or co-applicant(s) must not have any current bankruptcies. All bankruptcies must have been discharged at least 3 years prior to application, or at the discretion of Habitat and its lending partners.

Assets

- All assets must be reported; including both liquid and non-liquid
- Required Documents shall be as determined by Habitat
- Total assets will be considered when estimating an applicant family's overall financial status.
- Depreciating non-liquid assets such as vehicles are not counted towards a family's total assets.
- Appreciating non-liquid assets such as land must be declared by applicant family and may be counted towards total assets
- If applicant family has a significant amount of liquid assets greater than 50% of their gross annual, they may be asked to contribute a reasonable portion of these assets towards the purchase of their home in the form of a down payment, to a maximum of 25% of their gross annual income.

Assets Classes

- Cash, Stocks, Bonds, Mutual funds, Bank deposits, loans, RRSPs, RESPs, Vehicles, other assets and investments

Minimum Assets

- Applicant families must possess a minimum of \$5000 in liquid assets in their name at the time of the application.
- Habitat may require higher liquid assets be available for individual projects
- Applicants may be expected to save a minimum of 1.5% of their unit's total purchase price by the time of closing to cover all closing costs. In some cases including full or a proportionate share of Land Transfer Tax

- In some developments Land Transfer Tax will not be required at the time of closing but will be included in the Habitat Second Mortgage. To clarify, any amount that Habitat covers in Land Transfer Tax, full or proportionate or other, will be added to the second mortgage amount. This will be determined by the CFO

Maximum Assets

- Applicant families with more than \$100,000 in assets may be deemed as ineligible for the Habitat program. Consideration of applicant families with high assets is at Habitat's sole discretion.

Other Household Members

- Household members who are not the applicant or co-applicant and are planning to move into the Habitat unit may be required to submit supporting documentation such as assets, income, credit report, debt statement and other financial determinants.
- Household members under the age of 18 will not be considered towards calculation of GHI. Any documentation request is for verification purposes only.
- Household members over the age of 18 who are not full-time students may be included in the calculation of GHI and will be considered on a case by case basis. Habitat may request these household members be included on title.
- In general, children over the age of 18 will not be included on title but determination is at the sole discretion of Habitat

Determination of Need

- Need for adequate and affordable housing may be considered when assessing an applicant family
- It must be reasonably evident that applicant family cannot qualify for a conventional mortgage for a similarly suitable home that could be purchased at market rates.
- Assets, debt ratios, credit scores are considered with income to determine if an applicant family may qualify for a conventional mortgage with an external lender at market rates for a Habitat home.
- Applicant Families may be required to meet one of the following conditions:
- Current conditions are deemed as overcrowded, based on the Habitat's bedroom allocation policy
- Current conditions are unsafe, unhealthy or unsuitable as determined by Habitat and its representatives.
- Current rent costs are more than 32% of gross household income.
- The Family File Review Committee feels that there would be a substantial improvement in quality of life for the potential family with the opportunity to own a Habitat home. (ie. Better environment for a child with a disability)

Willingness to Partner

Applicant family must demonstrate willingness to partner by:

- Acceptance of Habitat's model and processes.
- Acceptance and willingness to complete the required 500 volunteer partnership equity hours.

- Timely response and submission of subsequent requests for information (ie. within deadlines set out, and/or within timeframes discussed within other policies in this manual)
- Agreement to represent Habitat as an Ambassador with volunteers, stakeholders, donors and in social media and public facing opportunities
- Respectful treatment of staff and staff's representatives. Conduct or behaviour deemed inappropriate, aggressive or disrespectful may render the applicant not qualified or may impact the ability to renew the Habitat second mortgage. This determination will be made at the sole discretion of Habitat and as outlined below.
- Family Services staff and representatives are to document any concerns around a family's willingness or capacity to partner (as defined above) in their formal file.
- If staff feel these concerns are of enough significance to be weighed against an applicant's potential approval, these concerns should be brought forward to senior staff (ie. Senior Manager, Director or VP) who will make a decision of whether or not an applicant should proceed. If senior staff believe it necessary, individual cases may be discussed at the Family File Review Committee ("FFRC").
- If willingness to partner concerns arise after signing of the legal contract (approved partner family) and prior to occupancy the concerns should be documented in the family record on Salesforce, and then presented to senior staff. Senior staff will then make a decision as to whether or not the approved applicant and co-applicants should proceed. Senior staff may engage the FFRC to support any decision.
- At the sole discretion of Habitat, if an applicant family is perceived as not meeting the "willingness to partner" criteria, the family be deemed ineligible.

Project-specific Criteria

- Families who meet Habitat's eligibility criteria will also be required to meet project-specific criteria as determined by Habitat.
- These criteria might include, but are not limited to, project-specific income requirements, available bedroom options, unique design features, funding, demographics, etc.

APPLICATION PROCESS

Eligibility Questionnaire

All interested parties must first fill out Habitat GTA's current online pre-screening tool as a primary point of evaluation.

- Correctness and completeness of the pre-screening tool is the responsibility of the applicant.
- Habitat for Humanity GTA staff and volunteers will not verify submissions and will not pursue correction of errors.
- Parties who have not filled out an eligibility questionnaire will not be considered for entry into Habitat's program.
- Dishonestly or provision of false or misleading information will result in immediate disqualification from the application process and applicants will not be allowed to re-apply for a period of one year.

Online Information Sessions or Equivalent

- Applicant families will be educated on the program and its parameters via invitation to view the online information sessions or a Habitat GTA-approved information sharing alternative.
- Applicant families are expected to watch or attend the information session in its entirety. Failure to do so may lead to disqualification from the program.
- Applicants are required to sign a waiver that they watched the video and understand the contents of the program.
- Applicants are required to complete and score 100% on the provided quiz upon completion of the online information sessions in order to move forward in the application process to the home visit stage. Applicants will receive three attempts at the quiz.

Application Submission

- Application forms can only be obtained after viewing or attending the information sessions
- Staff reserve the right to refuse to give an application form to an applicant if they deem the applicant does not meet the current project or general Habitat for Humanity GTA requirements.
- Application forms can only be used by a single family unit.
- Application forms can only be used by the applicants to whom they were given.
- All applications must be completed and submitted online and all supporting documentation must be uploaded as a PDF document
- Habitat may adapt this application process via use of new technology at its own discretion.
- Dishonestly or provision of false or misleading information will result in immediate disqualification from the application process and applicants will not be allowed to re-apply for a period of one year.

Incomplete Applications

- Applications received that are deemed incomplete by the FP team may not be accepted based on the sole discretion of the Family Partnership's team
- Families who have applications that are deemed unacceptable will be contacted via email and informed that they will need to re-submit a new application
- The FP team may decide to accept an incomplete application or allow applicants to remedy an incomplete application, and this decision will be made on a case-by-case basis.
- Application that are incomplete but are given the opportunity to remedy will have a limited period of time to submit outstanding documents or improve the quality of the submission of documents.
- Applicants with incomplete applications will have until 5 pm on the 10th business day, as determined by the FP team to submit/correct incomplete applications
- If they fail to meet this deadline, the applicant will be informed that they need to re-submit a complete application
- The FP team may decide to extend this deadline but this decision will be made on a case by case basis.

Application Review Process

- Application forms will be reviewed in order of ID number assigned or based occupancy date/urgency of unit being applied for.
- FP staff may, from time to time, choose to re-prioritize the first review of an application package based on preliminary review, likelihood of success and internal deadlines.
- If FP staff and their representatives determine that information is missing or additional information is required in order to complete a review of an application, a request will be made of applicant to submit The application ID may lose its priority and continued review will be based on (1) date of submission back by applicant, (2) occupancy date of the unit in question (3) internal prioritization based on likelihood of success.
- Application packages will first be screened by HGTA staff or volunteers for minimum project and program eligibility including a screening for financial suitability.
- If deemed ineligible, applicants will receive a “Not Qualified” (NQ) letter via email.
- Approved pre-screened applications will then undergo review by the Volunteer Review Committee.
- The Volunteer Review Committee will perform extensive review of applicant financial stability, ability to qualify for an external first mortgage and need.
- If the application is deemed eligible, Habitat GTA staff or staff representative will schedule a virtual or in-person visit with the applicant family.
- Habitat GTA reserves the right to proceed with further steps in the review process prior to the virtual interview.
- Applicants may be deemed “not in need” or “not fit for the program”, based on the virtual interview or in-person home visit, in which case, applicants will receive an “NQ” letter.

Virtual or In-person Visit

The purpose of the virtual visit or in person visit evaluate the following general eligibility criteria and fit for the program:

1. Determination of need
2. Ensure appropriate understanding by both applicant and co-applicant (if applicable) of the Habitat homeownership model and the responsibilities of homeownership, and thus an assessment of capacity to succeed within the model.
3. Clarification of Financial Stability – Staff and other HGTA appointed representatives may clarify any questions they have after review of application with regards to applicants’ financial position and stability, including employment, debt, assets, etc.
4. Willingness to Partner with Habitat GTA to determine the enthusiasm and readiness to fulfill partnership requirements including, but not limited to, volunteer hours, participating in studies, and completing homeownership education.
5. Ensure sufficient applicant understanding of the Habitat homeownership model and the responsibilities of homeownership, and thus an assessment of capacity to succeed within the model.
6. Ensure families are willing and ready to partner in a respectful manner that is in keeping with Habitat’s brand and organizational value.

Habitat for Humanity GTA reserves the right to ensure the safety of our staff and volunteers. Safety protocols and policies will be in place and adhered to in the event of...Safety and Mutual Respect

- Staff and volunteers will take reasonable care for their own safety, virtually and in-person, any safety issue or potentially harmful situation shall be brought to the attention of Habitat for Humanity GTA senior staff.
- Staff and volunteers will be respectful of the applicant family in all aspects of the virtual or in-person visit and shall adhere to confidentiality protocols of Habitat for Humanity GTA.
- Staff and Volunteers will follow the Virtual Visit Guide or In-Person Visit Guide and the Home Visit Safety Checklist, as applicable.
- No staff or volunteer is expected to be in an unsafe, potentially harmful environment and if at any time during the interview there is evidence by an applicant of discrimination or aggressive behavior, toward any person or group on grounds of religion, gender, culture or sexual orientation the interview will be halted immediately and reported to the Executive team and considered as an unwillingness to partner.

Application Fee

Applicants will be required to submit a nonrefundable application fee of \$250.00, by ETF, within 48 hours after the home visit is completed and prior to being sent to the lender.

This fee will only be refunded for any of the listed reasons below:

- No unit is available;
- The mortgage lender is unable to provide a mortgage pre-approval;
- Unexpected personal situation occurs after being sent to the mortgage lender. These situations will require documentation as per the requirements of the FP team and will be considered on a case by case basis.

If applicant moves forward with the purchase of the unit, this fee will be deducted from the deposit.

External Mortgage Lender Review

- If applicant is eligible to proceed and has submitted their application fee, they will be directed to contact a partner lender and provided with a letter with pertinent information on the program and unit.
- Applicants will be tentatively assigned to a unit based on below mentioned criteria
- The mortgage lender may be in direct contact with the applicant for documentation required.
- Applicants will be required to submit their pre-approval letters to Habitat GTA
- Habitat GTA may require consent to exchange information with the assigned lender.

Family File Review Committee

- Applications with an appropriate Mortgage Pre-approval will be brought forth to the Family File Review Committee (FRCC)
- The FRCC will be comprised of members from the Family Partnerships Department and Executive Staff
- The FRCC will undertake a review of the application and virtual visit details to determine suitability of the applicant family for the Habitat for Humanity Homeownership program. Financial stability, unit match and need will be considered.

Notification Process and Offer of Habitat Home

- Eligible applicants will be offered a specific unit via an email from the Family Partnerships team
- Families will be required to email Habitat FP Staff their acceptance or rejection of the home offer within the time period laid out by the FP team
- Families who have been approved but decide to decline Habitat for Humanity GTA's offer will lose their "approved" status for that project. Families are able to reapply for another Habitat for Humanity GTA's project through the standard application process. A family may be granted an exception to reapplying through the application process at the discretion of Habitat GTA.

Signing of Agreement of Purchase and Sale and Legal Review

- Applicants will be required to watch or attend the Legal Workshop in advance of the legal signings process
- Family Partnerships Staff will schedule a time for a virtual meeting to conduct a high-level overview of the Agreement of Purchase and Sale and the supporting schedules
- Applicants will electronically sign the Agreement of Purchase and Sale (APS) and start their 10-day cooling off period
- The 10-day cooling period is for 10 consecutive days and starts on the date the APS contract is signed
- Families are required to obtain a lawyer for review of all relevant documentation during this 10-day cooling off period. All questions pertaining to the contract should be directed to the applicant's lawyer.
- Should a family require more time for review, they can email their request of the FP team and Habitat may grant such an extension at their sole discretion.
- On or before the end of the 10 day cooling period, Applicants are required to email their decision to the FP team. If decision is to proceed with the unit, applicant will be required to submit a deposit within 48 hrs as per instructions

Initiation of Habitat GTA Partnership Requirements

- After the APS is firm, applicant families will begin their Habitat GTA partnership requirements (Homeownership Education, Volunteer Hours) as coordinated by the FP team.

RECRUITMENT AND UNIT MATCHING

General

- As units become available or as staff see fit, staff will utilize the following guidelines to match applicants with current unit opportunities.
- New and fully completed applications will be considered for units in order of submission and/or suitability with current project availability.
- Habitat GTA may consider an older applicant file for a unit if deemed an appropriate fit. This will be at the FP staff's discretion.
- Re-submission of updated documentation or full application, including re-watching the information session, may be required

- In the event that the number of qualified applicants exceed the number of available units for a given project and if there is no discernable difference in timing or suitability for a unit for which applications were completed, Habitat GTA will determine successful applicants by lottery.
- Habitat GTA does not keep a waiting list
- Habitat regularly receives funding to support Homeownership in marginalized communities and so some units will be reserved for members of those communities with no exceptions available.
- Once applicants have an executed Agreement of Purchase and sale or assignment, no unit or community change requests will be considered. Applicants will need to withdraw from the program and re-apply, loss of deposit will be incurred.

Unit Allocation

- Applicants may rank their preference of project, but Habitat for Humanity GTA reserves the right to ultimate project approval and project allocation, along with unit allocation.
- Tentative unit assignments are given by FP staff prior to Lender Review
- Units may be assigned by staff based on:
 - applicant preference
 - family size
 - medical needs
 - accessibility needs (Staff may request proof of medical need)
 - affordability.
- Once the pre-approved mortgage amount has been communicated by the lender, the applicant may be given a choice of a selection of units that are suitable for their mortgage amounts and family composition. The applicant would have 3-5 days to make their decision and at that time an offer is made to the family.
- Unit allocation within an approved project is based on a first come first served basis and at the discretion of Family Partnerships.
- When two or more approved families are interested in the same unit, and where no other prevailing factors exist to guide the assignment, Habitat GTA will make the decision by lottery.
- If available, each unit will be allocated a single parking spot and or storage locker, to be assigned at a later date.
- If an applicant requests a re-allocation within the same project or a different, approval of such a request is at the discretion of the Family Partnerships Team and/or the FFRC
- The applicant must be eligible for the unit to which a change is to be made to, in terms of family composition and affordability.
- The change must not affect the eligibility of another family currently in the pipeline.
- Multiple requests made for unit changes may warrant ineligibility for the program due to drain on staff time
- Requests made for unit changes within 2 months of occupancy or closing are unlikely to be accepted.

Bedroom-count Criteria

- Applicant family must meet affordability guidelines for the bedroom count they require.
- All Household members who will be residing in the Habitat home, must be living in the household Exceptions may be considered on a case-by-case basis, Habitat reserves the

right to request supportive documentation. Changes of family size due pregnancy, family planning, multi-generational households, immigration will be considered in allocating bedrooms and is at the discretion of Habitat. Habitat reserves the right to request supportive documentation.

- Habitat GTA follows the below bedroom sharing rules to avoid overcrowding:
- No more than 2 persons per bedrooms.
- Couples will share a bedroom.
- Couples will have their own bedrooms.
- Single household members 18 years of age or older, should have his/her own bedrooms.
- Children under 18 years of age at time of application and of same gender may be considered to share a bedroom. Bedroom size and family input will be taken into consideration.
- Bedrooms that are under 90 square feet or with impeding door swings or unusual shapes will be considered too small for bedroom sharing.
- Children of opposite gender will be allocated separate bedrooms., unless the children are under the age of 5 years old and the parental guardians are in agreement
- In cases where bedroom eligibility is not met (i.e. empty bedrooms or overcrowding), applicant families would be considered ineligible for the units.
- Families may make a request for the FP team to consider a deviation from these guidelines based on personal family preferences, cultural norms, unique circumstances, and the Family Partnerships team and FFRC will take this request under consideration.

HomeStart Units

- Habitat GTA may deem some units eligible for the HomeStart program
- HomeStart allows single people and couples, without children, to apply for the Habitat GTA program
- These units will typically be 1 bedroom, 1 bedroom + den and 2 bedroom units
- Units will be prioritized as per the following criteria
- Families with children will be given priority for all homes that fit their needs
- We may offer families expecting to grow a unit with an additional bedroom, at Habitat's sole discretion
- We may consider pregnancy in bedroom count, at Habitat's sole discretion
- Couples will be given priority over singles for 2 bedroom units
- Single may be considered for 1 bedroom, 1+den and 2 bedroom.

Establishment of Unit Income Requirements

- Habitat GTA reserves the right to adjust minimum and maximum requirements for income based on family size and composition.
- The Minimum Income Criteria shall be determined per project and per unit and shall be based on financial requirements for the project as per Habitat GTA's sole discretion.
- Habitat GTA may also take into consideration estimated realty taxes, condominium fees, and insurance attributable to the units, along with Habitat's determined acceptable principal costs and interest charged on principal (if applicable).
- Funding Requirements may also affect income requirements
- Habitat for Humanity GTA will initially set Monthly Shelter Costs at approximately 32% of the applicant family's Gross Household Income (GHI)

- Monthly Shelter costs will include Mortgage Payments (Principal and Interest), Condo fees, property taxes and insurance
- The Family Services Team and the FFRC may consider applicants that are outside of this income banding at their sole discretion

Downpayment

- The Habitat for Humanity GTA program does not require partner families to pay a down payment unless defined by the project model
- Habitat reserves the right to ask for a down payment if a family has sufficient assets and the unit financials require it.

