



How do I become a Habitat Homeowner?

You are eligible to apply if:

- You have children that will benefit from a simple, decent, affordable home
- You are employed but earning below our current low income cut-offs. People receiving AISH may apply if there is an additional source of income in the family.
- You must earn a **minimum of \$24,000** each year. The maximum income levels for 2008 are listed below:

The current low-income cutoffs are:

2 persons	\$32,400
3 persons	\$38,400
4 persons	\$43,800
5 persons	\$49,200
6 persons	\$54,600
7 or more persons	\$58,800

- You are a legal resident of Canada and have lived in Calgary for at least one year.
- You are managing your debt in a responsible way (Any bankruptcy has been discharged for at least 2 years).
- Adding a mortgage to your present debt would not put your family in jeopardy.
- You are willing to help build your own home, the homes of other Habitat homeowners, and contribute to other Habitat programs (Sweat Equity)
- You are willing to accept all the responsibilities of homeownership including insurance, taxes, utilities, maintenance, and other common homeowner expenses
- You are willing to participate in Habitat's 'Family Support Program' which offers support and guidance in all aspects of home ownership.
- You are willing to work towards building solid relationships with volunteers, donors, community members and neighbours as a Habitat homeowner.

Habitat Homeownership Information Sessions September 2008

Over the month of September 2008, we will hold information sessions in community centres across Calgary for families interested in learning more about Habitat homeownership. These families will then be able to proceed through our application and selection processes. Successful families will begin working on their homes as Habitat partners early in our 2009 building season.

Only families who have attended an information session are eligible to apply for Habitat homeownership.

If you would like to register for one of these sessions, please call 253-9331 ext 223 or email familyservices@habitatcalgary.ca

<p>Monday September 08 Calgary Marlborough Community Centre 636 Marlborough Way N.E. Time: 6:30-8:30 p.m.</p>	<p>Wednesday September 17 Forest Lawn Community Association 4020 -26 Avenue S.E. Time: 6:30-8:30 p.m.</p>
<p>Saturday September 13 Crossroads/Mayland Heights Community Association 1803 – 14 Ave N.E. Time: 1:00 -3:00 p.m.</p>	<p>Saturday September 20 Dalhousie Community Association 5432 Dalhart Road N.W. Time: 12:00 -2:00 p.m.</p>
<p>Sunday September 14 Acadia Community Association 240-90th AVE. S.E. Time 1:00 -3:00 p.m.</p>	<p>Monday September 22 Glamorgan Community Centre 4207 -41 Ave. S.W. Time: 6:30-8:30 p.m.</p>
<p>Monday September 15 Kingsland Community Centre 505-78 Avenue S.W. Time: 6:30-8:30 p.m.</p>	<p>Saturday September 27 Bowness Community Hall 7904 – 43 Avenue N.W. Time: 1:00 -3:00 p.m.</p>



Ten Steps to Becoming a Calgary Habitat Homeowner

- You must attend an outreach meeting in September 2008. You can request an application form at the meeting.
- You must submit your completed application to the Calgary Habitat office by the date specified in October.
- The Family Services Manager will review applications, and meet with eligible families for the first interview.
- The Family Selection Committee will interview the families who have been chosen to move forward in the selection process.
- All family members must be present for the in-home interview with the volunteers from the Family Selection Committee.
- The Family Services Manager and the Family Selection Committee will meet in early 2009 to evaluate families they have visited and select families to enter the Partnership program.
- Selected Family Partners will be presented to the Habitat Board of Directors for final approval. Selected families will be contacted in Feb/March of 2009. They will be asked to sign a Partnership Agreement and to begin their sweat equity.
- Families who are not selected will be notified in March/April. You can re-apply next year, but must re-attend an Outreach session to do so.
- Volunteers from the Family Partnering Committee will help families complete their sweat equity and answer any questions they may have.
- Once a family completes their sweat equity hours and the house is completed, they move in and sign a tenancy-at-will agreement. Families who successfully achieve their partnership responsibilities are offered mortgages generally one year after they have moved into their home.



Selecting a Habitat Partner Family

What does Habitat expect of Partner Families?

- You will complete 500 hours of sweat equity before moving into your home.
- You will help publicize your house before and after it is built. Publicity is important because it helps bring in new volunteers and money for more Habitat houses so more families can be helped.
- You may continue to support Habitat through working as a volunteer and speaking positively about how Habitat has helped your family.
- You will make regular monthly payments on your mortgage.
- You will disclose your income to Habitat on an annual basis.
- You will maintain your home in good repair.
- You will maintain positive relationships with volunteers and donors, community members and your neighbours as a Habitat homeowner.

What will you gain from this experience?

- You will have the satisfaction of buying a home of your own.
- You will have an interest-free mortgage which costs much less than a traditional bank mortgage .
- You will develop maintenance skills learned through your sweat equity.
- You will have pride in helping other families by contributing sweat equity on other homes during/or after your build.
- You will get a sense of community from working with other volunteers.
- Your children will benefit from many of the opportunities homeownership provides and learn by your example about working hard to capture a dream.