



Dear Prospective Applicant

Thank you for your interest in Habitat for Humanity London.

The Family Selection Committee is responsible for screening, assessing and processing all applications that come into the Habitat office. Please read over the following answers to "Frequently Asked Questions" before requesting an appointment for an application.

Who can apply for a Habitat house?

- You must have a steady income and demonstrated work history.
- You are unable to qualify for a conventional mortgage because your income does not meet a bank's requirements.
- You feel there is a need to get out of your present housing situation and are able to justify that need.
- You are willing and able to become a partner with Habitat for Humanity London by investing volunteer hours within our organization. Volunteer opportunities are available for partner families on our construction sites, in our ReStore and in various other capacities.

What are the family income criteria?

- Your family's combined gross income must be no less than \$23,228 regardless of family size.

Family Size	2007 Low Income Cut-offs (LICO)
2	\$23,228
3	\$28,556
4	\$34,671
5	\$39,322
6	\$44,350
7+	\$49,377

What if the family income earner is unable to work due to a disability?

- If you are disabled and unable to work but have sufficient disability income, you are invited to make an application giving clear information about the disability and if applicable, information on past work history.

What other requirements are necessary?

- You must be a Canadian citizen
- You must be living in London presently and show that you have lived in London for the past two years.
- In case of a prior personal bankruptcy you must produce proof of discharge.
- You must provide at least two references from persons that know you well enough to recommend you as a potential Habitat partner.
- You must consent to a credit check.

What happens after I send in my application?

- You will receive a letter from the Chair of the Family Selection and Support Committee acknowledging receipt of your completed application.
- An initial screening is done by the Family Selection and Support Committee to determine whether you meet the general selection criteria.
- After weighing your application against the selection criteria, the committee will make a decision whether it meets sufficient standards to warrant a home visit from committee members. You will receive a telephone call from a committee member to arrange for the home visit.
- After assessing the results of the home visit, the committee may take one of three actions regarding your application:
 - request a second visit
 - make a recommendation to the Board for partnership, Phase Two
 - issue a letter stating the reasons your application cannot proceed to the next phase and an invitation to reapply should your current situation change.

What are my chances of being selected?

All applications are assessed equally according to selection criteria, thus your chances are as good as anyone else's. The number of families approved to become Habitat Partners is a direct result of the number of houses that Habitat for Humanity London can raise community funds to help build.

Please read this information over carefully. If you feel that you meet these criteria and would make a good Habitat Partner family, we invite you to call our office for an appointment to receive an application.

Thank you for expressing an interest in Habitat for Humanity and we wish you all the best in seeking to meet your family's housing needs.

Coleen Crncich,
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Family Selection and Support Committee
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