

Are You Eligible for a Habitat Home on Goulais Avenue?

Habitat Homeowners are ready for the responsibility of homeownership but need a little help to get there. You may be eligible for a Habitat Home if:

- You demonstrate a need for safe, decent, and affordable housing.
- You have stable income but need assistance qualifying for a conventional mortgage.
- You are willing to partner with Habitat for Humanity.

Income requirements vary by unit. The annual gross household income (before taxes) required for each unit is as follows:

Unit Size	Min. Gross Household Income	Max. Gross Household Income	Minimum Credit Score	Gross Debt Service Ratio	Total Debt Service Ratio
2 Bedroom	\$40,850	\$89,000 (1 Applicant)	660 or higher ("Good")	No more than 32% of gross household income	No more than 42% of gross household income
3 Bedroom	\$46,750				
4 Bedroom	\$51,500				
5 Bedroom	\$55,000	\$109,000 (2 Applicants)			

If this describes you, please complete this form. Applicants whose Expression of Interest meets the eligibility criteria, will be invited to complete a full application where we will collect additional information. This information includes but may not be limited to proof of eligibility to work and reside in Canada, references, credit checks, financial documentation, employment pay stubs, and current rental information. Meeting the initial criteria does not guarantee an application will be successful.

The information provided in this document should be truthful and accurate. Any applications with falsified information will be subject to disqualification from the application process. If you have any questions or need support completing, please contact us at community@habitatsault.ca.

This package has six (6) pages in total. Please be sure to fill out every page.

Expressions of Interest will be reviewed on an on-going basis and will remain open until spaces have been filled. Early submissions are encouraged.