



## Habitat for Humanity Sunshine Coast

**Policy Name: Family Selection**

**Policy Type: Family**

**Date Board Approved: January 16, 2017**

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### **Intent and Rationale**

To qualify for a Habitat for Humanity Sunshine Coast ( HFHSC) home an applicant family must meet certain criteria. This policy will outline what requirements must be met in order to be selected for the Homeownership Program. A thorough and non-discriminatory review process will be used to select qualified applicants so that all families are treated fairly.

HFHSC acts in accordance with Habitat for Humanity Canada by-laws and Canada Revenue Agency regulations. Some Family Selection criteria are governed by these agencies while others are specific to HFHSC

### **Policy**

All applicant families to the Homeownership Program must meet the following core criteria:

- Living in need
- Ability to pay
- Willingness to partner

Applicant families must also meet the following requirements:

- Be low income, as defined by HFHSC's charitable registration with Canada Revenue Agency (HFHSC uses BC Housing's Housing Income Limits [HILs] to define the upper limit income threshold);
- Are Canadian citizens or permanent residents;
- Have resided on the Sunshine Coast for the last 6 months
- Have guardianship and primary care of at least one child (under the age of 10), or a child with a disability (under the age of 18) who could not legally live alone;
- A single parent family must provide written proof by way of a separation agreement or court order of each of the following:
  - is divorced from or has been living separate and apart from his/her spouse/partner for the past 12 months;
  - child and spousal support obligations have been determined; and
  - division of family property and responsibility for family debt have been settled;
- Cannot be able to qualify for a conventional mortgage; and
- Cannot currently own or have an investment in a home or property.

The Board of Directors has the sole authority to approve applicant families for the Homeownership Program.

### **Primary Responsibility for Policy Implementation**

Executive Director, Board of Directors

