



Habitat for Humanity® Greater Kingston & Frontenac

Frequently-Asked Questions

Q What is the mission of Habitat for Humanity Greater Kingston and Frontenac?

A: Founded in 1994, Habitat Kingston is a non-profit, non-denominational Christian based housing organization. We welcome all people without discrimination to join us as we build simple, decent, affordable homes in partnership with low-income families in the Greater Kingston and Frontenac area.

Q How is Habitat for Humanity Funded?

A: Habitat affiliates receive support from corporations, foundations, faith groups, individual donors and fundraising events. In Kingston, all administrative costs are paid for by profits from the ReStore. This allows 100% of monetary donations to be used only and directly for building Habitat Houses. Habitat Kingston does not accept government funding except for land or waiving of development fees.

Q What is the Habitat ReStore?

A: The ReStore is Habitat's retail "thrift shop". We sell new and reusable building materials that have been donated. Anyone can shop at the ReStore for quality used materials at 50% or less of the original cost. Habitat ReStores divert hundreds of tones of reusable material from going to waste, and are an innovative response to landfills.

Q What does Habitat do with the mortgage payments received from homeowners?

A: The mortgage payments go into the affiliate's Fund for Humanity trust account to be used only for building more homes. The Fund for Humanity is an ongoing revolving fund for home construction. In time, a Habitat affiliate may build enough homes to fund new homes yearly just from the Fund alone.

Q Can a family choose their home and where it is?

A: Habitat builds homes where we can afford to buy land. If a family is chosen as a Partner Family they will be offered a home, which they can decline. We may not have any other choices available and by declining the family may lose their opportunity with Habitat. If there are choices, we will be fair and honest to all requests and decide based on the greatest need.

Q Can we see the homes you are building?

A: Habitat does not have model homes and the Habitat Homes are private residences and we ask that you respect homeowner privacy and only observe from the street. Once a family has been assigned to a home, Habitat will provide a copy of the floor plan for public viewing.

Q How big are the homes?

Can special needs be accommodated?

A: The homes are built according to the size of the family. Most homes are three bedroom and approximately 1,000 square feet. A large family would require a larger home and accommodations are made for the size of the family. If there are special needs requirements, such as wheelchair access, we will accommodate as best we can.

Q What is the type of a typical Habitat House?

A: Our basic home is a semi-detached, 2-4 bedroom home. There is no guarantee of square footage for the Habitat homes. Yard size also varies based on location of the home.

Q How does Habitat select the Partner Families?

A: A family must fill out an Expression of Interest application to see if they fit the family requirements. If the family's initial application is approved, they will move on to a more in-depth screening process.

All applicants must have an income less than what would typically qualify for a traditional mortgage but be able to repay a long-term, interest-free mortgage and be willing to put in 500 hours of volunteer work on Habitat activities. A volunteer committee reviews all applications and conducts a thorough screening then present their recommendations to the Habitat Kingston Board of Directors.

Q What kinds of families are eligible? Must all family members be landed immigrants?

A: All family members on the application must be legal permanent residents of Canada or Canadian citizens, and both applicants must have lived in Canada for a minimum of three years.

Q What is the largest family size allowed? Can I have my partner's family live with us?

A: Habitat builds homes for the family that lives together at the time of application. You may not have other family members join you after you have been approved in order to increase the size of your home.

Q Can my mother/father who is living with me be included in the application?

A: Yes, if they live with you today and will continue to do so in the Habitat Home.

Q How do I get more information on applying for a Habitat Home?

A: Visit www.habitatkingston.com, call 613-548-8763 or e-mail office@habitatkingston.com

Q Does the income criteria change if the family size changes in the future?

A: Habitat cannot predict the future, so the application decision is based on the situation of the family at the time the application is completed and reviewed.

Q What about overtime income that brings me over the maximum income level, how is that treated?

A: Any income for anyone living in the home will be considered as part of the total family income, including OT.

Q How is my income defined if I am self-employed?

A: Habitat counts your income based on your Notice of Assessment provided by Revenue Canada for the last three years. Also required is a business statement completed by an accountant.

Q Must I disclose a previous bankruptcy?

A: Yes, a written record of the discharge is required.

Q How does Habitat consider income lost during maternity leave?

A: Habitat considers this to be a temporary situation. We will wait until a person returns to work after maternity leave to insure that the income is consistent with previous levels. Our interest is for your success with the mortgage. Maternity leave does not disqualify the application but slows it down until you return to work.

Q If I file an application today but my income changes, what happens?

A: Always keep us posted about changes in your income and housing. If you lose your income, we cannot approve you, but we can reassess the application when you find a stable source of income.

Q What are my options if my application is rejected?

A: You may re-file after one year if your conditions change. Conditions that we reconsider are housing, income or expenses.

Q Where do I send my application?

A: Habitat for Humanity Greater Kingston & Frontenac, 323 Bath Rd., Kingston, ON K7M 2X6

Q What does a Habitat Home Cost?

A: Habitat homes are not free. The homes are appraised and sold to the families at fair market value. However, there is no down-payment and the mortgage is interest-free.

Q Do you have to maintain the minimum income level each year? How does this affect my mortgage payments?

A: If your income drops, Habitat will review the situation with you and endeavor to find a solution to the problem. Although Habitat will work with you to explore ways to solve the problem of loss of income, you can lose your home if you are unable to pay the mortgage.

Q What happens if I want or need to sell the home?

A: Sometimes Habitat homeowners sell their homes, for example if someone gets a job in another city or the size of the family increases/decreases. For such cases Habitat has the right of first refusal to purchase the home from the Family at fair market value and the home owners pay back the remaining balance of the mortgage. There are Equity Sharing provisions in the Habitat Mortgage.

Q What happens if my family's income increases or decreases?

A: A Habitat mortgage requires for an annual income review. Should you lose your job, you should have emergency money saved and work as quickly as possible to get another job in order to maintain your mortgage payments. Should your income increase, your mortgage payments will be reevaluated to be 25% of that new annual income.

Q If my income changes and my monthly mortgage payment is increased by Habitat, does this impact the cost of the home?

A: No. The cost of the home remains the same. It simply means that you pay it off more quickly.

Q Can I use my RRSP to make my mortgage payments?

A: You can, it might not be in your best financial interests.

Q Is there a down payment on the house?

A: No, but you will need some savings for moving and legal expenses at the time of the transfer of title to your home.

Q What is the insurance on the home for?

A: Typical home insurance protects the family in case the home is damaged. This is different from mortgage insurance and is required as a protection for the mortgage holder (Habitat), the family and for the possible damage to other people's property.

Q What happens if I pay off my mortgage in less than the amortization period?

A: You own your home debt-free ahead of schedule.

Q Who owns the land that the house is built on?

A: You do once Habitat transfers the title to your home.

Q How do I get more information on volunteering with Habitat Kingston?

A: Visit www.habitatkingston.com, call 613-548-8763 or e-mail volunteer@habitatkingston.com

Q When does sweat equity have to be completed?

A: The 500 hours should be completed before you move into the home. If that is not possible, Habitat will work with the family to develop a plan to ensure the hours are complete within a two-year time frame.

Q Is there flexibility with how the 500 hours of Sweat Equity is done?

A: Yes - a great deal of flexibility. There is a wide variety of work approved by Habitat that can be done by you and members of your family. Your friends can also help earn a percentage of your hours. Even your younger children can help earn hours by achieving high marks in school. The hours can be done at times you are not at work and will fit into your schedule.

For more information visit www.habitatkingston.com, email office@habitatkingston.com or call 613-548-8763.