

## PROGRESSIVE HOME OWNERSHIP

### Common FAQs about applying

#### **I live elsewhere in New Zealand but want to move to Dunedin. Can I apply?**

Habitat prioritises individuals and families already living in the Otago region, with established community connections through work, schools, or local organisations.

#### **Can we request changes to the design or interior of the homes?**

No. At the time families are selected, the homes are nearly complete. Habitat does not offer customisation options. Once a family has progressed through the programme and owns the home outright, they may make changes if they wish.

#### **Our household income does not meet your criteria. Should we apply?**

Habitat sets income ranges based on the value of each home and the expected weekly rent contributions. If your income is close to but not quite within our criteria, Habitat may still consider your application. Please contact us directly to discuss your circumstances.

#### **Can single parents or blended families apply?**

Yes. Habitat welcomes applications from single parents and blended families.

#### **Do the homes have a garage?**

No. The homes do not have garaging. Each home has one allocated off-street parking space.

#### **We don't have children yet but plan to. Can we still apply?**

Yes.

#### **Can I have a tenant or boarder?**

No. During the tenancy phase, families are not permitted to have tenants or boarders.

#### **Can my family or friends stay with us?**

Yes. Short-term visitors or family stays are permitted, provided it does not cause overcrowding.

#### **Do the homes have disability access?**

Some accessibility features are included. Please contact our office for a confidential conversation about your specific needs.

#### **Are pets allowed?**

Some pets are permitted and must be disclosed during the application process. Restrictions may apply based on number, size, or type of pet. Please contact us to discuss.

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#### **I am self-employed. Can I apply?**

Yes. Self-employed applicants are considered if income thresholds are met.

#### **Can I run a business from home?**

No. The homes are residential properties and are not suitable for commercial operation or business activity.

#### **Will my credit history be considered?**

Yes. Credit history forms part of the overall assessment.

#### **I have a criminal record, can I still apply?**

Yes. However, you will be asked to disclose this before being accepted into the programme.

#### **Will you consider multi-generation households?**

Yes, depending on the homes available and individual circumstances.

#### **Can I apply if I have owned a home before?**

Habitat prioritises first-home buyers. If you have previously owned a home but believe you meet the remaining criteria, please contact us to discuss your situation.

#### **Can I apply if my employment is new or fixed-term?**

Yes. New roles are considered if income requirements are met. Fixed-term employment is assessed based on contract length, industry, and employment history.

#### **What happens if my circumstances change after I apply?**

You must notify Habitat of any changes to your circumstances after submitting your application.

#### **Habitat for Humanity is a faith-based charity. Do I need to belong to a religion to apply?**

Habitat for Humanity has Christian origins and uses housing as a practical way to put its faith into action. You do not need to belong to any religion to apply. We welcome people of all backgrounds, of all faiths and of no faith, to engage with Habitat through our housing programmes, employment and partnerships.