



**every
one**

deserves a decent
place to live

Habitat for Humanity New Brunswick

is a non-profit charitable organization working toward a world where everyone has a safe and decent place to live.

Habitat for Humanity brings people together to build homes, communities and hope.

How HabitatNB Works

- The Habitat for Humanity model is designed as a “hand-up, not a handout”, providing sustainable benefits for our homeowners.
- We build houses using monetary donations and donations in the form of new materials, labor, gifts-in-kind and profits from the Habitat ReStore.
- Building is completed through the efforts of professional trades people, volunteers, and the future homeowner(s).
- Homes are above energy efficient standards and conform with building codes.
- HabitatNB sells homes to selected families at appraised value through our unique mortgage model, with no down payment required and payments based on income, thus giving eligible families who are unable to obtain homeownership through conventional means the opportunity to own their own home.
- Families must accept all responsibilities of homeownership.

Eligible families are:

in need of better housing

- Current living conditions are crowded, not healthy, not affordable, or not safe.
- Family members living with disabilities might lack the proper accommodations in their current home.
- Families might be living in public housing where the conditions aren't ideal.

willing to partner with Habitat

- Applicants must commit to completing 500 volunteer hours (assist with home build, with other Habitat projects, at the Habitat ReStore, or within the community)
- Habitat works closely with each family through the selection process, home construction, and throughout the term of the mortgage.

able to pay affordable mortgage

- A home should be a blessing, not a burden. For this reason, it is absolutely essential to determine if a family can afford the maintenance and upkeep of a home in addition to monthly mortgage payments.
- Applicants must have a reliable source of earned income within a defined range that meets eligibility requirements (based on family size). Annual household income and total debt will be reviewed.
- Mortgage payments will be based on 25% of gross household income.
- A satisfactory credit report is required with no bankruptcy in the last two years and no active consumer proposal.
- Landlord, personal, and possibly bank references are required.

How to Apply for a Home

- To get started, please visit our website:
<https://habitatnb.ca/apply-for-homeownership> to complete our Pre-Application Form.



START HERE

- Once qualified, there may be a waiting period depending on building location, housing needs, volunteers available, and the number of approved applicants.



For more information contact
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Habitat for Humanity New Brunswick

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E-mail: info@habitatnb.ca

Website: <https://habitatnb.ca/>



- New products arrive daily.
 - All items are discounted & tax free.
 - New & gently used building supplies, appliances, home furnishings, décor and more.
 - All proceeds support future Habitat for Humanity home builds.
 - Donations and volunteers are always welcome.
 - Tax receipts issued for donations.
- Ask about our donor registration program!*

Fredericton ReStore

800 Saint Mary's Street, Fredericton
Phone: (506) 462-4881

Moncton ReStore

950 Mountain Road, Moncton
Phone: (506) 384-4664

Saint John ReStore

171 McAllister Drive, Saint John
Phone: (506) 635-7867

Miramichi ReStore

2368 King George Hwy, Miramichi
Phone: (506) 773-3265

If you meet the criteria above, and you are a
Canadian citizen or permanent resident,
we invite you to apply!