

HAWTHORNE HEIGHTS at Eagle Ridge

Home Ownership Program Application



ELIGIBILITY CRITERIA

- Must be Canadian citizen or Permanent Resident; and current resident of Fort McMurray
- Household income not to exceed \$135,000 (gross yearly income from all sources, after eligible allowances)
- Must qualify for first mortgage through a lender (minimum \$240,000)
- The majority of household income must be from employment
- Must be a first time home owner in Fort McMurray (cannot have been registered on title or held mortgage in 3 years, except spousal separation with agreement)

APPLICATION REQUIREMENTS

THE FOLLOWING DOCUMENTATION MUST BE SUBMITTED WITH THE COMPLETED APPLICATION:

- Copies of photo ID for each household member over 16 years of age (including Permanent Resident card if applicable)
- Copies of Alberta Health Care cards for each household member under 16 years of age
- A signed letter from each adult's employer (with rate of pay, number of hours worked per week/shift, overtime, and length of current employment)
- Supporting documents for all applicable eligible allowances (receipts, bank statements, etc)
- Copy of 2009 T1 *Notice of Assessment* from Canada Revenue Agency for each adult
- Written landlord reference (from current landlord, not required if WBHDC tenant)
- Two written personal / character references
- Mortgage pre-approval from Lender (minimum pre-approval \$240,000)

APPLICATION PROCESS

Please retain this page for your reference

Units are allocated based on:

- Size of unit required, based on household composition
- Annual income of the household
- Accessibility needs

HOW TO APPLY:

Submit the completed application form and all supporting documentation to Wood Buffalo Housing & Development Corporation at:

9011 – 9915 Franklin Ave, Fort McMurray (9th floor, Provincial Building)

DEADLINE: FRIDAY SEPTEMBER 17, 2010

INCOMPLETE, EARLY OR LATE APPLICATIONS WILL NOT BE ACCEPTED

NOTES:

The “Hawthorne Heights at Eagle Ridge” Home Ownership Program application process will be open to eligible applicants for a two-week period, starting **Tuesday September 7, 2010 at 8:30 am** and ending **Friday September 17, 2010 at 4:30 pm**. Incomplete, early or late applications will not be accepted.

If the application process yields more applicants than available units, applications will be grouped according to unit type (based on income and size of household). A lottery-style draw will be used to select primary applicants. Remaining applications will be placed on a waitlist in the event a unit becomes available. **Applicants are not guaranteed acceptance into the Program.**

This application does not constitute an agreement on the part of Wood Buffalo Housing & Development Corporation, or its agents, to provide accommodation to the applicant(s).

Wood Buffalo Housing & Development Corporation, or its agents, reserves the right at any time prior to the execution and delivery of a home hereby applied for, to withdraw, revoke or cancel without penalty or given notice.

The Wood Buffalo Housing & Development Corporation, or its agents, may investigate any or all of the statements made in this application. Discovery of any false statement shall cancel any further consideration of this application. By signing this application you acknowledge that Wood Buffalo Housing & Development Corporation may share pertinent information internally across its divisions (Community Housing, Homes Management, Development and Applications).

APPLICANT INFORMATION

Applicant: _____ Age _____

Co-Applicant: _____ Age _____

Relationship to Applicant: _____

Current Address: _____

Postal Code: _____

Phone: (h) _____ (w) _____ (c) _____

Marital Status: Married Divorced Single
 Separated Common Law

If separated, divorced or common law, state length of time: _____

OTHER FAMILY MEMBERS: *D.O.B (day/month/year)*

ADULT - Male Female ____/____/____ Age _____

ADULT - Male Female ____/____/____ Age _____

Child - Male Female ____/____/____ Age _____

Child - Male Female ____/____/____ Age _____

Child - Male Female ____/____/____ Age _____

Child - Male Female ____/____/____ Age _____

Expecting baby - Due: _____

Need accessible/barrier free (explain): _____

Length of time as resident in Fort McMurray: _____

Previous tenant of Wood Buffalo Housing & Development Corporation or Fort McMurray Housing Authority:
 Yes No If yes, when: _____

PRESENT ACCOMMODATION

Present Accommodations:
 House Duplex / Townhouse Trailer
 Apartment Basement Suite Room

How long at this address: _____

Rooms within present accommodation:
 # ____ Bedrooms # ____ Bathrooms
 ____ Unfinished basement

Shared accommodations (roommate/boarder)?
 Yes No

How many persons in the shared residence?
 # ____ adults # ____ children

Condition of current residence:
 Poor Crowded Fair Good

Comments: _____

Own Rent Share

Monthly rent/mortgage payment: \$ _____

Payments for expenses and utilities:
 Heat: included or \$ _____/ month
 Water/Sewer: included or \$ _____/ month
 Power: included or \$ _____/ month
 Condominium Fees: included or \$ _____/ month
 Telephone/Cable: \$ _____/ month
 House / Tenants Insurance: \$ _____/ month
 Property Taxes: \$ _____/ year

ASSETS (List all assets – owned and mortgaged)

Vehicle: (year/make & model/value)
 ____/____/____/\$ _____

Vehicle: (year/make & model/value)
 ____/____/____/\$ _____

Recreation Vehicle: (year/make/value) ____/____/____/\$ _____

Savings: \$ _____ RRSP's/Investments: \$ _____

Real Estate: (Describe/Value) \$ _____

FINANCIAL INFORMATION (ALL household members)

SOURCES OF INCOME:
 Employment Child Support AISH
 Alimony Home Business / Self Employment
 EI Benefits WCB Benefits Pension
 Other: _____

Gross monthly income - applicant: \$ _____

Gross monthly income - co-applicant/others: \$ _____

Monthly debt: \$ _____

EMPLOYMENT INFORMATION

Complete for EACH working member of the household. **Attach verification letter signed by employer.**

1. **Wage Earner’s Name:** _____

Current Employer: _____

Employer’s Address: _____

Job Title: _____

Length of Employment: _____

Paid: Weekly Bi-weekly Monthly

Gross Hourly Wage: \$_____/hr or Gross Yearly Salary: \$_____

How many hours per usual work week/shift? _____

Is employment regular: Yes No If no, is it: seasonal contract (expires: _____)

Plans to change employment, upgrade education, etc? Yes No

If yes, please explain: _____

2. **Wage Earner’s Name:** _____

Current Employer: _____

Employer’s Address: _____

Job Title: _____

Length of Employment: _____

Paid: Weekly Bi-weekly Monthly

Gross Hourly Wage: \$_____/hr or Gross Yearly Salary: \$_____

How many hours per usual work week/shift? _____

Is employment regular: Yes No If no, is it: seasonal contract (expires: _____)

Plans to change employment, upgrade education, etc? Yes No

If yes, please explain: _____

DETAILED FINANCIAL INFORMATION

List all other (non-employment) sources of INCOME (i.e.: government benefits, child / spousal support):

NAME OF HOUSEHOLD MEMBER	SOURCE OF INCOME	AMOUNT & HOW OFTEN RECEIVED
		\$ /
		\$ /
		\$ /
		\$ /



List all ASSETS (i.e.: vehicles, property, RRSP's, savings):

TYPE OF ASSET	VALUE
	\$
	\$
	\$
	\$

Previously or currently own property or land in Fort McMurray: No Yes If yes, please explain:

List all DEBTS (i.e.: credit cards, all loans, lines of credit):

COMPANY OR PERSON	AMOUNT OWING	MONTHLY PAYMENT
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

List all other regular PAYMENTS (i.e.: vehicle lease, child / spousal support):

TYPE OF PAYMENT	MONTHLY PAYMENT
	\$
	\$
	\$

Do you currently or have you ever had debt due to a court decision: No Yes

If yes please explain: _____

Are you currently or have you ever been involved in legal proceedings (criminal, civil, family): No Yes

If yes please explain: _____

Do you currently, or have you had: Pay Day Loan / Debt Consolidation Loan / Debt Management Plan / Consumer Proposal / Personal or Business Bankruptcy: No Yes

If yes, please explain: _____

*Answering "yes" to any of the above questions does not disqualify this application. If answered "yes" to any question, please provide **full details** - attach sheet if additional space is required.*

Bank or Credit Union Information:

BANK OR CREDIT UNION	ADDRESS	ACCOUNT TYPE	BALANCE

PERSONAL / CHARACTER REFERENCES:

List two people as personal / character references (excluding family members); such as co-worker, religious leader, family friend, current or former employer. **Attach a letter of personal / character reference from each.**

1. **Name:** _____ Phone #: _____

Relationship to you: _____ Known for: _____ years



PERSONAL / CHARACTER REFERENCES continued...

2. **Name:** _____ Phone #: _____
Relationship to you: _____ Known for: _____ years

LANDLORD REFERENCE:

List and **attach a letter of reference from your current landlord** (if current WBHDC tenant, no letter is required as references are checked directly with Property Manager).

1. **Landlord Name:** _____ Phone #: _____
Address: _____ Length of Tenancy: _____

ACKNOWLEDGMENT:

I / We, _____, as applicant(s) for the Home Ownership Program, hereby consent to the collection and use of the personal information contained in this application in order to determine eligibility for the Home Ownership Program, and give Wood Buffalo Housing & Development Corporation permission to make inquiries to the references and statements, and/or obtain verifications regarding any of the information submitted on this application. _____ initial

I / We understand that this application does not constitute an agreement on the part of Wood Buffalo Housing & Development Corporation, or its agents, to provide me with accommodation. _____ initial

I / We further acknowledge the right of Wood Buffalo Housing & Development Corporation, or its agents, at any time prior to the execution and delivery to me of a home hereby applied for, to withdraw, revoke or cancel without penalty or given notice. _____ initial

I / We hereby authorize Wood Buffalo Housing & Development Corporation, or its agents, to investigate any or all of the statements made herein, being fully aware that discovery of any false statement shall cancel any further consideration of my application. Wood Buffalo Housing & Development Corporation may share pertinent information internally across its divisions. _____ initial

It is further agreed that I / We are obligated to advise Wood Buffalo Housing & Development Corporation, or its agents, in writing, of any changes in household composition, household income, assets, employment or change of address, should they occur. _____ initial

I / WE ALSO AGREE THAT THE INFORMATION PROVIDED HEREIN PERTAINS TO ALL PERSONS NAMED WITHIN THIS APPLICATION.

Applicant (print name): _____ Signature: _____ Date: _____

Co-Applicant (print name): _____ Signature: _____ Date: _____

Witness (print name): _____ Signature: _____ Date: _____

