



## HOME OWNERSHIP APPLICATION

### **ELIGIBILITY CRITERIA**

- ⇒ Must be a Canadian citizen or Permanent Resident; and a current resident of Fort McMurray;
- ⇒ Household income not to exceed \$145,000 (gross yearly income from ALL sources, after eligible allowances);
- ⇒ Must qualify for a first mortgage through a lender for as much as you can qualify for (actual mortgage amount to be determined based on property for sale.)
- ⇒ 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 a mortgage in 3 years, except marital separation with agreement);
- ⇒ Must not be participating in any other home ownership or housing assistance program.

### **APPLICATION REQUIREMENTS**

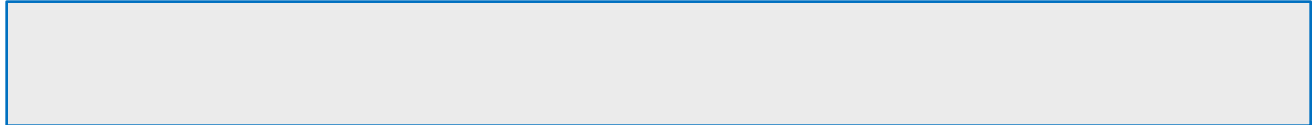
THE FOLLOWING DOCUMENTATION MUST BE WITH THE COMPLETED APPLICATION:

- ✓ 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 including children under 16 years of age;
- ✓ A signed letter from each adult's employer (with current 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 last year Notice of Assessment from Canada Revenue Agency and last two most recent Paystubs;
- ✓ One written character reference;
- ✓ One written reference letter from your landlord;
- ✓ Mortgage pre-approval for an amount of the maximum the applicant will qualify for from a Lender (pre-approval must meet first mortgage requirements for the property).

## **APPLICATION PROCESS**

*Please retain this page for your reference*

**APPLICATIONS ARE ACCEPTED AND APPROVED ON A FIRST COME, FIRST SERVED BASIS. IF THERE ARE MORE APPLICANTS THAN UNITS AVAILABLE FOR SALE THERE WILL BE A DRAW FOR THE PROPERTY.**



### **HOW TO APPLY:**

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

**CORPORATE OFFICE  
9011 – 9915 Franklin Avenue, Fort McMurray, AB T9H 2K4**

For Questions about this application you can call Rasha Hassan at 780.799.4038 or email: rasha@wbhousing.ca

***INCOMPLETE APPLICATIONS WILL NOT BE ACCEPTED.***

### **NOTE:**

**If there are multiple applicants, a lottery-style draw will be used to select the successful applicant.**

**Applicants are not guaranteed acceptance into the Program.**

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

Wood Buffalo Housing, 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. Please note that Wood Buffalo Housing & Development Corporation may share pertinent information internally across its divisions (Homes Management, Community Housing, Seniors Housing and Corporate Office).

# PARTNER HOME OWNERSHIP PROGRAM

## HOME OWNERSHIP APPLICATION

### 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:  Due: \_\_\_\_\_

Needs accessible /barrier free (explain): \_\_\_\_\_

Length of time as resident in Fort McMurray: \_\_\_\_\_

Current tenant of Wood Buffalo Housing and Development Corporation or Fort McMurray Housing Authority:  
 Yes  No If yes, when: \_\_\_\_\_

### PRESENT ACCOMODATION

Present Accommodations:  
 House  Duplex / Townhouse  Trailer  
 Apartment  Basement Suite

How long at this address: \_\_\_\_\_

Rooms within present accommodation:  
 # \_\_\_\_ Bedrooms # \_\_\_\_ Bathrooms \_\_\_\_ Basement

Shared Accommodations (roommate/boarder)?  
 Yes  No

How many persons in the shared residence?  
 # \_\_\_\_ adults and # \_\_\_\_ children

Condition of current residence:  
 Poor  Crowded  Fair  Good

Comments: \_\_\_\_\_

Rent  Share

Monthly rental rate payment: \$ \_\_\_\_\_

Payments for expenses and utilities:

Heat:  included or \$ \_\_\_\_ / month

Water/Sewer:  included or \$ \_\_\_\_ / month

Power:  included or \$ \_\_\_\_ / month

Telephone:  included or \$ \_\_\_\_ / month

House / Tenants Insurance: \$ \_\_\_\_ / year

Property Taxes: \$ \_\_\_\_ / year

**ASSETS** (List all assets – owned and mortgaged)

Vehicle: (year/make/value) \_\_\_\_\_/\_\_\_\_\_/ \$ \_\_\_\_\_

Vehicle: (year/make/value) \_\_\_\_\_/\_\_\_\_\_/ \$ \_\_\_\_\_

Recreation Vehicle: (year/make/value) \_\_\_\_/\_\_\_\_/ \$ \_\_\_\_\_

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

Real Estate: Describe/Value: \$ \_\_\_\_\_

Other: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**FINANCIAL INFORMATION** (ALL household members)

**SOURCES OF INCOME:**

Employment       Child Support       AISH

Social Assistance       Alimony     

Pension

EI Benefits       WCB Benefits

Student Loan/Grant

Other: \_\_\_\_\_

Gross monthly income for applicant: \$ \_\_\_\_\_

Gross monthly income for co-applicant: \$ \_\_\_\_\_

Gross monthly income for all others: \$ \_\_\_\_\_

Monthly debt: \$ \_\_\_\_\_

**EMPLOYMENT INFORMATION**

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

- Wage Earner's Name:** \_\_\_\_\_

Current Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Job Title: \_\_\_\_\_

Length of Employment: \_\_\_\_\_

Paid:     Weekly     Biweekly     Monthly

Gross Hourly Wage: \$ \_\_\_\_\_/hr OR Gross Yearly Salary: \$ \_\_\_\_\_

How many hours per usual work week? \_\_\_\_\_

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: \_\_\_\_\_
- Wage Earner's Name:** \_\_\_\_\_

Current Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Job Title: \_\_\_\_\_

Length of Employment: \_\_\_\_\_

Paid:     Weekly     Biweekly     Monthly

Gross Hourly Wage: \$ \_\_\_\_\_/ hr OR Gross Yearly Salary: \$ \_\_\_\_\_

How many hours per usual work week? \_\_\_\_\_

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: \_\_\_\_\_

3. **Wage Earner's Name:** \_\_\_\_\_  
 Current Employer: \_\_\_\_\_  
 Employer's Address: \_\_\_\_\_  
 Job Title: \_\_\_\_\_  
 Length of Employment: \_\_\_\_\_  
 Paid:  Weekly  Biweekly  Monthly  
 Gross Hourly Wage: \$\_\_\_\_\_/hr OR Gross Yearly Salary: \$\_\_\_\_\_  
 How many hours per usual work week? \_\_\_\_\_  
 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:**

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

**List ALL assets (vehicles, property, RRSP's, savings, inheritances):**

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

Own property or land:  No  Yes If yes, please explain: \_\_\_\_\_

Chattels owned:  Fridge  Stove  Microwave  Dishwasher  Washer  Dryer

**List ALL debts (credit cards, loans):**

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

**List ALL other regular payments (alimony, child support):**

TYPE OF PAYMENT	MONTHLY PAYMENT
	\$
	\$
	\$
	\$

Debt due to a court decision:  No  Yes

If yes please explain: \_\_\_\_\_

Currently involved in a law suit:  No  Yes

If yes, please explain: \_\_\_\_\_

Filed bankruptcy:  No  Yes

If yes, please explain: \_\_\_\_\_

*Answering "yes" to any of the above questions does not automatically 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 REFERENCE**

List one person who knows you well (**excluding family members**), such as religious leader, co-worker or current/former employer. **Attach a letter of personal / character reference.**

1. **Name:** \_\_\_\_\_ Phone #: \_\_\_\_\_

Relationship to you: \_\_\_\_\_ Known for: \_\_\_\_\_

**LANDLORD REFERENCE**

1. **Landlord Name:** \_\_\_\_\_ Phone #: \_\_\_\_\_

Address: \_\_\_\_\_ Length of Tenancy: \_\_\_\_\_

**ACKNOWLEDGMENT**

I / We, \_\_\_\_\_, as applicants 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 and 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

