



HOME APPLICATION FORM

APPLICATION CODE:

(Obtained after viewing
online Information Session)

CONTACT AND PERSONAL INFORMATION

Family Name – Applicant		First Name	
Family Name – Co-Applicant		First Name	
Street Address, Apt. Number		City	Postal Code
Home Phone ()	Work Phone ()	Cell Phone ()	
E-mail Address			
Language(s) spoken: <input type="checkbox"/> English <input type="checkbox"/> French <input type="checkbox"/> Other: _____			

Privacy Statement: Any personal information provided to or subsequently obtained by Habitat for Humanity National Capital Region (NCR) as part of this application process will be used solely for the purpose of evaluating your qualifications for a Habitat for Humanity home. By submitting this application, you are providing your consent for Habitat for Humanity NCR to use any information provided or obtained for the purposes of such an evaluation. Habitat for Humanity NCR considers information provided about any other person, for example, a co-applicant, another family member, an employer or a reference, to have been provided with the knowledge and consent of that individual for the purposes of this evaluation, unless informed otherwise. As Habitat for Humanity NCR does not verify the accuracy of all personal information on application forms, but relies on applicants to do so, applicants should carefully review their personal information before submitting this form. Habitat for Humanity NCR will take all reasonable steps, within the limits of the law, to keep the information contained in this application strictly confidential. For more information on the Habitat for Humanity NCR privacy policy, visit the Habitat for Humanity NCR website at: <http://www.habitatncr.com>.

Dear Family,

On behalf of the Family Selection Committee (FSC), we would like to thank you for your interest in Habitat for Humanity NCR.

Habitat for Humanity NCR is a volunteer, non-profit, faith-based housing initiative that builds simple, decent, affordable homes and sells them with no interest mortgages to low income working families seeking an affordable home in which to raise their children. Habitat for Humanity NCR welcomes people of all faiths and cultures. Over the next few months, we will be evaluating applications in order to select several families who will be eligible to purchase a Habitat for Humanity home with an interest-free, long term mortgage in the future.

To become an eligible family, the applicant must be a **Canadian Citizen or a permanent resident** with a **consistent work history of at least 5 years**, and meet all three of the following criteria:

A. Ability to pay a mortgage

Habitat for Humanity provides a “hand up, not a hand out”. Eligible families must be able to repay an interest-free mortgage. As a charitable organization, Habitat for Humanity NCR can only provide housing assistance to families whose annual Gross Household Income (GHI) falls within the range determined by Habitat for Humanity NCR on an annual basis. Your annual GHI (which you will be asked to calculate in Section 3 of this application) must fall within the following range in order for your family to be eligible.

Annual Gross Household Income (GHI)
\$46,933 - \$69,542

B. Need

There must be definite need for improvements in your living conditions. Reasons for this could include inadequate family living space, poor quality or unhealthy living conditions, or housing in an unsafe neighbourhood. Another reason could be your inability to afford a conventional mortgage from a bank or lending institution.

C. Willingness to Partner

Habitat for Humanity operates in a true partnership with selected families. Each family is required to complete 500 hours of “sweat equity” prior to moving into their Habitat for Humanity home. Examples of sweat equity activities can be found on page 15 of this application.

In order to be eligible, you are also required to watch our **Homeownership Information Session** online. For more information on how to complete this step, please refer to our website (www.habitatnrcr.com) or call the Habitat for Humanity NCR office (613) 749-9950 ext. 225.

If you qualify for the short list on the basis of your application, FSC members will conduct a home visit in order to review the information you provided. Should you be successful after this step, you will be required to submit a **Criminal Records Check**, with a list of occurrences, at your own expense, for each of the Applicant, the Co-Applicant and every other individual in the household 18 and over.

To complete this application, please read and complete each section carefully making sure to print your answers clearly and attach all required documents. **Incomplete applications will not be considered.** If you have any questions, need assistance completing the application, or wish to make an appointment to come to our office, please contact the Habitat for Humanity NCR office at (613) 749-9950 ext. 225.



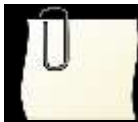
We recommend that you start by completing Section 3 of this application in order to ensure that your annual GHI falls within the financial range set out above.

Section 1: Household Information

1.1 Complete the table below listing ALL INDIVIDUALS who would be living in the Habitat for Humanity home.

Name	Age	Date of Birth (mm/dd/yyyy)	Relationship to Applicant or Co-Applicant (example: child, parent)	Is this person a Canadian Citizen?
<i>EXAMPLE: Paul Matel</i>	<i>48</i>	<i>04/25/1966</i>	<i>Husband</i>	<i>Yes</i>

If you answered “No” to the Canadian citizen question above for any of the applicants, please explain their status (for example, if they are permanent residents or if they are currently being considered under immigration processes for admission to Canada).



Please attach a copy of proof of status (citizenship, permanent resident, landed immigrant) for each individual (e.g. birth certificate, citizenship card, passport, or documents showing landed immigrant status). Be sure to photocopy both sides of each document.

1.2 Do you expect the size of your family to change (increase or decrease) in the near future?

YES NO

Please explain.

1.3 Do you, the Co-Applicant (if applicable), and/or any other individual in the household 18 and over (if applicable) currently have a criminal record?

YES NO

If you answered “Yes”, please provide details.



Should you qualify, you will be required to submit a Criminal Records Check with a list of occurrences, at your own expense, for the Applicant, the Co-Applicant and every other individual in the household 18 and over.

Section 2: Employment and Income Information

For each of the Applicant, the Co-Applicant and every other individual 18 and over, please provide employment and income information. **We may contact your employer(s) to verify employment details.**

2.1 APPLICANT

a) Current Employment

Please provide the following information for your current job. If you have more than one job, please provide all of the information as set out in the box below for each job. Attach additional pages if necessary.

Name - Applicant	Job Title		
Current Employer	Employer's Address and Phone Number		
Supervisor's Name	Supervisor's Phone Number	Supervisor's E-mail Address	

Please circle the type of job that applies :

Full Time

Part Time

Seasonal

Contract

Annual Salary (before taxes): \$ _____

Hourly Wage: \$ _____

Average hours worked per week: _____

Start Date with Current Employer: _____

b) Employment History

Please provide employment details as required below for all other jobs (if any) you have held during **the last five (5) years**. Attach additional pages if necessary.

Employer Name, Employer Address and Phone Number	Type of Work/Job Title	Start Date	End Date

Please provide an explanation below if there were any periods of unemployment during the last five (5) years.

Please provide any information about your employment that may affect your income in the future.

2.2 CO-APPLICANT (if applicable)

a) Current Employment

Please provide the following information for your current job. If you have more than one job, please provide all of the information as set out in the box below for each job. Attach additional pages if necessary.

Name – Co-Applicant	Job Title	
Current Employer	Employer’s Address and Phone Number	
Supervisor’s Name	Supervisor’s Phone Number	Supervisor’s E-mail Address

Please circle the type of job that applies : Full Time Part Time Seasonal Contract

Annual Salary (before taxes): \$ _____

Hourly Wage: \$ _____ Average hours worked per week: _____

Start Date with Current Employer: _____

b) Employment History

Please provide employment details required below for all other jobs (if any) you have held during **the last five (5) years**. Attach additional pages if necessary.

Employer Name, Employer Address and Phone Number	Type of Work/Job Title	Start Date	End Date

Please provide an explanation below if there were any periods of unemployment during the last five (5) years.

Please provide any information about your employment that may affect your income in the future.

2.3 OTHER INDIVIDUALS 18 AND OVER (if applicable)

For every other individual in the household 18 and over that is presently employed, please attach additional pages and include employment and income information as set out above.



Please attach copies of two (2) recent pay stubs for EACH INDIVIDUAL 18 and over that you have listed as employed.

2.4 ADDITIONAL INFORMATION

Attach additional pages if necessary.

a) Please provide an explanation if any individual in the household 18 and over is not employed.

b) Please provide details below in respect of any individual in the household 18 and over that is currently a student.

Individual 18 and over listed in application	School Name and Address	Student Status
		Full time <input type="checkbox"/> Part time <input type="checkbox"/>
		Full time <input type="checkbox"/> Part time <input type="checkbox"/>
		Full time <input type="checkbox"/> Part time <input type="checkbox"/>

c) Have any of the individuals, whose employment information is set out in this application, ever collected social assistance? (Example: welfare/Ontario Works, employment insurance, etc.)

YES NO

If you answered "Yes", please explain in detail by providing the name of the individual, the time period, the type of social assistance, and the reason why social assistance was received.

d) Have any of the individuals, whose employment information is set out in this application, ever filed for bankruptcy?

YES NO

If you answered "Yes", please explain in detail by providing the name of the individual, the date of filing, the date of discharge and the name of the bankruptcy trustee.

e) Have any of the individuals, whose employment information is set out in this application, ever submitted a proposal to their creditors?

YES NO

If you answered "Yes", please provide the name of the individual, the date the proposal was submitted or filed and the name of any trustee.

Section 3: Financial Information

3.1 INCOME

Please complete the following table with all sources (Canadian or foreign) of gross annual income **before taxes** in order to calculate your **current annual Gross Household Income (GHI)**. GHI is all gross annual income before taxes, received by all individuals 18 and over, from the specified sources (see below). **You must provide proof of this income through supporting documentation which must accompany your Home Application Form.** Attach additional pages if necessary.

Gross Annual Income	A. Applicant	B. Co-Applicant	C. Other individuals 18 and over	For office use only
			Name:	
EXAMPLE: Employment Income	\$28,000	\$15,000	\$5,000	
Employment Income (Salary)				
Other Income				
Other Income (from sources in Canada or a foreign country)				
Worker's Compensation				
Business / Professional Income				
Disability Pension / Benefits				
Child Support Payments Received				
Employment Insurance (EI)				
Old Age Security Pension				
Canada/Quebec Pension Plan Benefits (CPP/QPP)				
Other Pension Income or Superannuation				
**** <u>Gross Household Income</u>				
Child Tax Benefits				
Universal Child Care Benefits (UCCB)				
Social Assistance (welfare / Ontario Works)				
Spousal Support Payments Received				
Taxable Capital Gains				
Split Pension Amounts				
RRSP Income				
Commissions				
Dividends				
Interest and Investment Income				
Partnership Income				
Federal Supplements				
Rental properties income				

Add up your totals for **Gross Household Income**:

A. Applicant \$ _____

B. Co-Applicant \$ _____

C. Other individuals 18 and over \$ _____

Total A + B + C \$ _____

Is there anything you would like to tell us about your Gross Household Income for the current or coming year? (For example, do you anticipate any increase or decrease in totals?)

Please attach copies of the following documents for each individual 18 and over listed in your application:

- Copies of the Notice of Assessment or Notice of Re-Assessment (Canada Revenue Agency Form T451 or T491) for the last 3 years.
- Copies of the full Income Tax Returns with supporting income slips (T4, T5, etc.) for the last 3 years.
- Copies of proof of all other sources of income (e.g. current Child Tax Benefit statement).



If you do not have some of the information required, please make arrangements to obtain it immediately. If you do not have copies of your tax information, you can obtain them at no charge by calling Canada Revenue Agency at 1-800-959-8281.

Important Note:

Your current annual Gross Household Income (GHI) must fall within the following range to qualify for a Habitat for Humanity NCR home.

Annual Gross Household Income (GHI)
\$43,560 - \$65,313



IF YOU DO NOT FALL WITHIN THIS RANGE, DO NOT CONTINUE, AS YOUR APPLICATION WILL BE REJECTED.

3.2 FAMILY BUDGET

Please complete the **family budget worksheet** on the next page. Be sure to total amounts for each of the Applicant, the Co-Applicant, and any other individuals in your household 18 and over listed in your application. If the monthly amount is unknown, determine the yearly amount and divide by 12. Attach additional pages if necessary.

Money Coming In		
Income	Monthly	Comment
Net Wages/Salary		
UCCB (\$100 per month for every child under 6)		
Child Tax Benefits (Federal and Provincial)		
Disability Benefits (indicate sources)		
Child Support		
Alimony/spousal support		
Out of country family		
Other:		
Other:		
Total Money Coming In		

Money Going Out		
Home Expenses	Monthly	Comment
Rent/mortgage		
Condo fees		
Property taxes		
Hydro (electricity)		
Heating (gas, oil, etc.)		
Water/Sewer		
TV (cable, satellite)		
Internet		
Telephone (land line)		
Insurance		
Maintenance/repairs		
Other:		
Other:		
Total Home Expenses		

Car Expenses	Monthly	Comment
Car Insurance		
Estimated gas		
Car maintenance/repairs		
Licenses/ownerships		
Other:		
Total Car Expenses		

Payments to Savings	Monthly	Total Saved
RRSP		
RESP		
TFSA (Tax Free Savings)		
Investments		
Cash Savings		
Other:		
Total Payments to Savings		

Total Money Coming In	
- Total Home Expenses	
- Total Car Expenses	
- Total Living Expenses	
- Total Debt Payments	
- Total Payments to Savings	
Total Money Coming In less Money Going Out	

Money Going Out (Continued)		
Living Expenses	Monthly	Comment
Groceries (e.g. food, cleaning supplies, toiletries, etc.)		
Restaurants/fast-food (incl. coffee)		
Clothing		
Recreational activities/Entertainment (incl. hobbies, vacations, movies/shows)		
Cell phone		
Public Transit/Bus tickets, Taxi, Auto Club		
Medical/Dental care (incl. insurance, visits, prescription drugs, glasses, etc.)		
Life/Disability Insurance		
Cigarettes/Tobacco		
Grooming (e.g. haircuts, nails)		
Laundry (incl. dry cleaning)		
Child Care/Babysitting		
Pets		
Children Allowances		
Employment Expenses		
Charitable giving		
Other:		
Other:		
Other:		
Total Living Expenses		

Debt Payments	Monthly	Balance owing
Bank loan		
Line of Credit		
Car loan / Lease		
Non-car loan / Lease		
Visa		
MasterCard		
AMEX		
Gas Cards (e.g. Esso, Shell)		
Other Store Cards:		
Other:		
Other:		
Other:		
Other:		
Court Imposed fines / penalties		
Child support payments		
Spousal support payments		
Income taxes		
Other:		
Total Debt Payments		

If you have a **positive** amount remaining, you have a monthly surplus.
 If you have a **negative** amount remaining, you have a monthly deficit.

Section 4: Household Assets and Debts

Attach additional pages if necessary.

4.1 Please list all assets, in Canada or any foreign country, owned or partially owned by the Applicant, the Co-Applicant and any other individuals listed in your application. List the value of these assets as of the day of this application.

Type of Asset	Value	Owner(s)
Property (Land, buildings, etc.)		
Vehicle(s)		
RRSP/RESP		
Savings		
TFSA (Tax Free Savings Acct.)		
Investments		
Trusts		
Other: (e.g. precious metals)		
Other:		

4.2 Has any individual listed in your application ever owned property (land, buildings, etc.) in Canada or any other country?

YES NO

If you answered "Yes", please provide details as set out in the box below for each of the properties. Attach additional pages if necessary.

Property Owner(s)	Type of Property and Address
Date of Purchase	Purchase Price (\$)
Date of Sale (if applicable)	Sale Price (\$) (if applicable)

4.3 Has any individual listed in your application ever applied for a mortgage in Canada or any other country?

YES - Accepted YES - Denied NO

If you answered "Yes", whether it was accepted or denied, please provide details below.

Name of Individual(s)	Name of Financial Institution and Phone Number
Property Address	Amount and term of mortgage
Date paid off	

4.4 Does any individual listed in your application currently own/run a business in Canada or any other country?

YES NO

If you answered "Yes", please provide details as set out in the box below for each the businesses. Attach additional pages if necessary.

Business Name and Address	Owner(s) Name
Type of Business	Phone Number
Yearly Revenue (\$)	Yearly Net Income (\$)



Please attach the three most recent years of financial statements for each business listed in your application.

Section 5: Current Housing

5.1 What type of housing do you currently live in?

Apartment Single Family House Duplex Town House Other (please explain)

5.2 Who do you rent from?

Private Landlord Municipal Government (Public housing) Other (please explain)

5.3 Please provide your current Landlord's name, telephone number, and E-mail address.

5.4 What date did you start living at your current location?

5.5 List your housing types (e.g. apartment, townhouse), your housing locations and the other details requested below **for all other housing (if any) over the past five years**. Attach additional pages if necessary.

Housing Type and Address	Landlord	Telephone No. and E-mail Address	From (dd-mm-yyyy)	To (dd-mm-yyyy)

Section 6: Need

6.1 Tell us why you are applying for a Habitat for Humanity NCR home. Discuss any concerns about where you are currently living (e.g. inadequate family living space, poor quality or unhealthy living conditions, housing in an unsafe neighbourhood). Attach additional pages if necessary.

6.2 Are you willing to relocate to:

- a. anywhere in Ottawa? (Stittsville to Rockland) YES NO
- b. Carleton Place? YES NO
- c. Perth? YES NO

If you answered "No" to any of the above, please explain the reason. Attach additional pages if necessary.

Section 7: Willingness to Partner

7.1 Please list **current** community involvement by any individual listed in your application. Examples could include the following:

- Volunteering at a school
- Coaching or assisting with sports activities
- Active participation in organizing or supporting community or cultural events and activities
- Active participation in activities of a church or other religious organization (e.g. committee participation or teaching)
- Volunteering at a cultural or drop-in centre
- Actively participating in the work of a charity (e.g. canvassing)
- Active participation in your neighbourhood (e.g. neighbourhood clean-ups)
- Any other verifiable voluntary activity that represents a commitment of time and effort to community programs or initiatives

Attach additional pages if necessary.

Name of Individual	Type of Involvement (description of activity, how often)	Information for Verification
		Name of organization: Contact person: Contact phone number: ()
		Name of organization: Contact person: Contact phone number: ()
		Name of organization: Contact person: Contact phone number: ()
		Name of organization: Contact person: Contact phone number: ()

7.2 If there has not been active community involvement, please explain why.

7.3 Habitat for Humanity NCR operates in a partnership with selected families. Each family is required to complete 500 hours of “sweat equity” prior to moving into their Habitat for Humanity home. Relatives and friends can also contribute to your hours.

The following are examples of “sweat equity” activities. Check off those you feel you or members of your family could complete.

- Habitat home building projects
- Habitat publicity and fundraising events
- Habitat ReStore activities
- Habitat office work
- Habitat Homeowner workshop classes (class hours completed are counted as double)
- Habitat Homeowner’s education activities (class hours completed are counted as double)
- Volunteer work with other community organizations (e.g. school, church, a charity)
- School credits for grades received for both adults and children

Section 8: References

8.1 Please list three (3) people, distinct from your employment references, who are not related to you, and who have known you and your family for at least three years. We recommend the following as possible references:

Co-worker Social Worker Church Minister or Elder Past or present Landlord

Please do not use family members or members of Habitat for Humanity as references.

Reference 1 – Name		
Street Address, Apt. Number	City	Postal Code
Home Phone ()	Work Phone ()	Cell Phone ()
Relationship to you:		

Reference 2 – Name		
Street Address, Apt. Number	City	Postal Code
Home Phone ()	Work Phone ()	Cell Phone ()
Relationship to you:		

Reference 3 – Name		
Street Address, Apt. Number	City	Postal Code
Home Phone ()	Work Phone ()	Cell Phone ()
Relationship to you:		

8.2 If the above section is incomplete, please explain.

Section 9: Applicant Agreement

APPLICANT (and Co-Applicant) AGREEMENT

I/We certify that all of the information I/we have provided in this application as an applicant and/or as a co-applicant is truthful and correct to the best of my/our knowledge.

I/We understand that false, misleading or incomplete information will cause rejection of my/our application.

I/We understand that by completing this application I am/we are not guaranteed a Habitat for Humanity National Capital Region (NCR) home.

I/We understand that our application will be assessed on its merits along with other applications, and that final selection of applications for further consideration or short listing for a home is in the sole discretion and the sole right of Habitat for Humanity NCR.

I/We give permission to Habitat for Humanity NCR to communicate with any and all the references identified herein as part of this application and to verify any and all information otherwise provided by me/us in this application. I/We understand this includes my/our employment and landlord references.

I/We give permission to Habitat for Humanity NCR to check and verify my/our credit report and use the credit report to establish my/our future ability to repay the mortgage payments of a Habitat for Humanity home.

I/We understand that Habitat for Humanity NCR may check and verify my/our credit report at any time during the selection process and continue to do so up until the home has been legally transferred to my/our name(s).

I/We agree to provide a Criminal Records Check as well as a List of Occurrences, at my/our own expense, should it be required.

Name – Applicant (Please print):

Signature:

Dated in Ottawa on _____
MONTH DAY YEAR

Name – Co-Applicant (Please print):

Signature:

Dated in Ottawa on _____
MONTH DAY YEAR

Name – Individual 18 and over (Please print):

Signature:

Dated in Ottawa on _____
MONTH DAY YEAR

Section 10: Final Checklist

Please ensure that you have included all of the documents required for us to properly assess your Home Application.

Required documents	<input checked="" type="checkbox"/>
Proof of identity documents for EACH INDIVIDUAL who would be living in the home. (e.g. birth certificate, citizenship card, passport, or documents showing landed immigrant status). Be sure to photocopy both sides of each document.	<input type="checkbox"/>
Copies of two (2) recent pay stubs for EACH INDIVIDUAL 18 and over listed in your application.	<input type="checkbox"/>
Copies of Notice of Assessments or Notice of Re-Assessments (Form T451 or T491) for the last 3 years for EACH INDIVIDUAL 18 and over listed in your application.	<input type="checkbox"/>
Copies of complete Income Tax Returns with supporting income slip (T4s, etc.) for the last 3 years for EACH INDIVIDUAL 18 and over listed in your application.	<input type="checkbox"/>
Copies of proof of income for all items listed in Section 3, Financial Information.	<input type="checkbox"/>
Copies of business financial statements (three years) for each business listed in Section 4.4 (if applicable).	<input type="checkbox"/>



***** INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED *****

Please make a copy of the completed application form to keep for your records.

If you have any questions, or if you need assistance completing your Home Application Form, do not hesitate to contact Habitat for Humanity NCR at (613) 749-9950 ext. 225.

If you cannot find some of the supporting financial documents that need to be included, please call Canada Revenue Agency's tax inquiries office at 1-800-959-8281 and request the information be sent to you.

Please mail or drop off your Home Application to:

**Habitat for Humanity National Capital Region
768 Belfast Road
Ottawa, ON
K1G 0Z5**

Phone: (613) 749-9950 ext. 225; Fax: (613) 749-8991

Thank you,

The Family Selection Committee of Habitat for Humanity NCR