



DREAM OF OWNING YOUR OWN HOME?

Habitat for Humanity, Ontario Gateway North, South Almaguin Adopt a Home build is searching for a family (two parent or single parent, with dependents) living in the area. We are building a bungalow on Station Road, Emsdale. The family income should be between \$32,000. and \$72,000 per year to enable you to carry mortgage payments, utilities, taxes etc.

DEADLINE FOR APPLICATIONS JULY 31, 2017

IMPORTANT ELIGIBILITY INFORMATION

To qualify for a Habitat home you must:

- have lived in the South Almaguin area for at least 2 years.
- be living somewhere that does not meet your family's needs.
- be steadily employed, but can't obtain a conventional mortgage.
- be willing and able to contribute 500 hours of sweat equity to help build your home or participate in other Habitat projects.
- be willing to learn about home maintenance and credit/budgeting.

WHAT WILL YOU GAIN FROM THIS EXPERIENCE?

- You will have the satisfaction of buying a home of your own.
- You will develop home maintenance skills learned through sweat equity.
- You will get a sense of community from working with other volunteers.
- You will have the support of Habitat for Humanity in the process.
- You will own your own house by making monthly mortgage payments.
- Habitat mortgages are interest free!

Building Homes. Building Hope.

Qualifying for a Habitat Home is about low income working families receiving a "Hand UpNot a Hand Out".

Application forms available at municipal offices, or by calling...

Mary Furner (705-349-0433) Val Sheekey (705-636-1679) Yvonne Bush (705-636-9268)
Mike Wilke (705-349-1146) Carol Stevens (705-636-0360)

You may contact us for assistance or to answer any questions you may have.

**MAIL OR DROP OFF COMPLETED APPLICATIONS TO PERRY TOWNSHIP OFFICE
C/O HABITAT FOR HUMANITY, SOUTH ALMAGUIN FAMILY SELECTION COMMITTEE**

Armour, McMurrich, Magnetawan, Perry, Strong, Burk's Falls, Sundridge, Joly, South River, Machar, Kearney, Ryerson

If you have any questions about how to fill out this form, please call the Habitat for Humanity Ontario Gateway North Regional Office 705-646-0106 x5. or contacts listed on the last page.



South Almaguin Adopt-a-Home Build
 Family Selection Committee
 c/o Perry Township
 1695 Emsdale Road PO Box 70
 Emsdale, ON P0A 1J0
 Nina Fulford 705-788-2360

1. APPLICANT(S) INFORMATION

APPLICANT	CO-APPLICANT (if applicable)
Applicant's name:	Co-Applicant's name:
Home Phone #	Home Phone #
Cell #	Cell #
Work #	Work #
Social Insurance Number	Social Insurance Number
Date of Birth (mm/dd/yy)	Date of Birth (mm/dd/yy)
Marital Status: Married Separated Unmarried Other _____	Marital Status: Married Separated Unmarried Other _____
Current Household Members (people who live with you not listed by the co-applicant) Name DOB Male/Female _____ _____ _____	Other Household Members (continued) Name DOB Male/Female _____ _____ _____

2. CURRENT ADDRESS AND PROPERTY INFORMATION

Present Address (street, city, province, postal code)	Present Address (street, city, province, postal code if different from the applicant)
Number of years at this address _____	Number of years at this address _____
If living at present address less than three years , please complete the following:	
Previous Address	Previous Address
Number of years at that address _____	Number of years at that address _____

3. PRESENT HOUSING CONDITIONS

How many bedrooms do you have now? (please circle) **1** **2** **3** **4** **5**

Please check other rooms that you have in your home:
 ___ Kitchen ___ Bathroom ___ Living Room ___ Dining Room ___ Basement ___
 Others (please describe) _____

Please add any additional explanation that you would like to give us as to why your family has requested assistance from Habitat.

What previous community volunteer work have you been involved in?

Are there special needs that you would consider in choosing or building a house (accessibility, room for grandparents, etc?)

4. EMPLOYMENT INFORMATION

Please supply your work history for the past 3 years. Please supply a copy of your most recent pay stub/s.

APPLICANT	CO-APPLICANT
<p>Current Employer(s): _____</p> <p>Address: _____</p> <p>Phone number: _____</p> <p>Employment Position: _____</p> <p>Part-time _____ hrs/wk Full-time _____ hrs/wk</p> <p>Years on job _____</p>	<p>Current Employer(s): _____</p> <p>Address: _____</p> <p>Phone number: _____</p> <p>Employment Position: _____</p> <p>Part-time _____ hrs/wk Full-time _____ hrs/wk</p> <p>Years on job _____</p>
APPLICANT	CO-APPLICANT
<p>Previous Employer: _____</p> <p>Address: _____</p> <p>Phone number: _____</p> <p>Employment Position: _____</p> <p>Part-time _____ hrs/wk Full-time _____ hrs/wk</p> <p>Years on job _____</p>	<p>Previous Employer: _____</p> <p>Address: _____</p> <p>Phone number: _____</p> <p>Employment Position: _____</p> <p>Part-time _____ hrs/wk Full-time _____ hrs/wk</p> <p>Years on job _____</p>
<p>Please complete the section below for any other household member, over 18 years of age and not attending full-time school.</p>	
<p>Name of Household Member _____</p> <p>Current Employer(s): _____</p> <p>Address: _____</p> <p>Phone number: _____</p> <p>Employment Position: _____</p> <p>Part-time _____ hrs/wk Full-time _____ hrs/wk</p> <p>Years on job _____</p>	<p>Name of Household Member _____</p> <p>Current Employer(s): _____</p> <p>Address: _____</p> <p>Phone number: _____</p> <p>Employment Position: _____</p> <p>Part-time _____ hrs/wk Full-time _____ hrs/wk</p> <p>Years on job _____</p>

5. MONTHLY INCOME and TOTALS

Please fill out the table below with the total monthly income (before deductions) including each non-student, household member 18 years & over. All blanks on this page must be completed. Please print N/A (not applicable) in all spaces that do not apply.

Monthly Income	Applicant	Co-Applicant	Other Members (18 & over) in Household
Income Before Deductions - Current Job #1	\$	\$	\$
Income Before Deductions - Current Job #2	\$	\$	\$
Social Assistance (OW)	\$	\$	\$
Social Assistance (ODSP)			
Old Age Security	\$	\$	\$
C.P.P. (old age, survivor or disability)	\$	\$	\$
Pension	\$	\$	4
Disability Pension (short term or long term disability)	\$	\$	\$
Employment Insurance	\$	\$	\$
Child Support	\$	\$	\$
Child Tax Benefit	\$	\$	\$
Universal Child Care Tax Credit (children under 6)	\$	\$	\$
Childcare Supplement	\$	\$	\$
HST Rebate	\$	\$	\$
Spousal Support	\$	\$	\$
Other Income i.e. Family or Business Income; Annuities; WSIB Compensation for Victims of Crime; Children's Lawyer /Public Trustee; Trust funds, Loans/mortgage agreements; Rental income; Childcare income, etc. (provide written information on the back side of this page)	\$	\$	\$
Total Monthly Income	\$	\$	\$

Comments

6. MONTHLY EXPENSES and TOTALS

Please fill out the table below with all of your monthly household expenses.

Monthly Expenses	Applicant	Co-Applicant	Other Members (18 & over) in Household
Rent	\$	\$	\$
Mortgage and Taxes (if applicable)	\$	\$	\$
Heating	\$	\$	\$
House Insurance	\$	\$	\$
Telephone	\$	\$	\$
Hydro	\$	\$	\$
Water	\$	\$	\$
Cable/Satellite	\$	\$	\$
Internet	\$	\$	\$
Car Insurance	\$	\$	\$
Life Insurance	\$	\$	\$
House insurance	\$	\$	\$
Child care costs	\$	\$	\$
Credit Card	\$	\$	\$
Personal Loan Payment	\$	\$	\$
Line of Credit Payment	\$	\$	\$
Monthly Student Loan Payment	\$	\$	\$
Monthly Car Payments	\$	\$	\$
Gas	\$	\$	\$
Other travel costs	\$	\$	\$
Food			
Clothing	\$	\$	\$
Medical/Dental	\$	\$	\$
Charitable donations	\$	\$	\$
Monthly Spousal/Child Support Payments	\$	\$	\$
Recreation	\$	\$	\$
Any Other?	\$	\$	\$
Total Monthly Payments	\$	\$	\$

Comments:

7. ASSETS

Please list all assets owned by any Household member, including (but not limited to) bank accounts, land, cottage, boats, snowmobiles, stocks, bonds, jewelry, etc.

Applicant		Co-Applicant	
Bank Name _____ Address: _____ Phone # : _____ Balance: \$ _____	Bank Name _____ Address: _____ Phone # : _____ Balance: \$ _____		
Bank Name _____ Address: _____ Phone # : _____ Balance: \$ _____	Bank Name _____ Address: _____ Phone # : _____ Balance: \$ _____		
Other RRSP, RESP, Investments (as listed in section 5 above)	Other RRSP, RESP, Investments (as listed in section 5 above)		
Other Assets	Value	Value	
Do you own a Vehicle? Yes or No Please include details: Vehicle (#1) Make and Year _____	Do you own a Vehicle? Yes or No Please include details: Vehicle (#2) Make and Year _____		

Comments:

8. DEBT

Please include all loans, credit cards, lines of credit, and debts owing.

If you need more space, please provide information on the back side of this sheet.

APPLICANT	CO-APPLICANT
Name of Lender/Credit Card: _____ Balance \$ _____ Monthly Payment \$ _____ Months left to pay: _____	Name of Lender/Credit Card: _____ Balance \$ _____ Monthly Payment \$ _____ Months left to pay: _____
Name of Lender/Credit Card: _____ Balance \$ _____ Monthly Payment \$ _____ Months left to pay: _____	Name of Lender/Credit Card: _____ Balance \$ _____ Monthly Payment \$ _____ Months left to pay: _____
Name of Lender/Credit Card: _____ Balance \$ _____ Monthly Payment \$ _____ Months left to pay: _____	Name of Lender/Credit Card: _____ Balance \$ _____ Monthly Payment \$ _____ Months left to pay: _____
Other (personal loans, student loans, etc): _____	Other (personal loans, student loans, etc): _____
TOTAL Balance owing (from all sources) \$ _____	

Comments:

9. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to complete a minimum of **500 hours of volunteer service** to Habitat for Humanity Ontario Gateway North South Almaguin Adopt-a-Home Build **prior to receiving your home**. Your help in building your home and the homes of others is called “Sweat Equity”, and may include helping with construction, working in the ReStore or other Community volunteer approved activities/events.

Note: This is voluntary service that has no monetary compensation to you or any member of your family.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS

Please answer Yes or No

Applicant _____

Co-Applicant _____

10. DECLARATIONS

Please Circle the Answers to the Following Questions:

	Applicant	Co-Applicant
1. Do you have any debt because of a court decision against you?	Yes No	Yes No
2. Are you currently involved in a lawsuit?	Yes No	Yes No
3. If you have declared bankruptcy, have you been discharged from bankruptcy within the past 2 years? (if yes please include the date of release and documentation)	Yes No	Yes No
4. Are you a Canadian citizen or a permanent resident?	Yes No	Yes No

Answering “yes” does not disqualify you. If you answered yes to any of the first three questions, **please explain** on the back side of this page.

Comments:

11. REFERENCES

Please list one person from each of the categories below who has known you personally for at least 2 years. Ask each person to provide a reference letter for you in a sealed envelope. Include the sealed envelopes with your application. It is important to let your references know that there will be a follow up telephone call from Habitat to verify information.

1. **GENERAL REFERENCE** (Employer, Co-worker, friend, neighbour)
2. **COMMUNITY REFERENCE** (Minister, School Teacher, Community Leader, Social Worker)
3. **FAMILY REFERENCE (One [1] only)**

All reference letters should **be in a sealed envelope** and included with your application.

Name	Address	Phone	Relationship or Position
1			
2			
3			

12. AUTHORIZATION AND RELEASE

The undersigned declare that the statements made in this application are true and correct. I/we, the applicant(s), consent to any inquiries by Habitat for Humanity Ontario Gateway North, South Almaguin Adopt-a-Home Build deemed necessary to reach a decision on this application, including contacting references. I/we consent to the disclosure at any time of any credit information about me/us by any credit reporting agency or by anyone with whom we have financial relations.

I/we understand Habitat for Humanity Ontario Gateway North South Almaguin Adopt-a-Home Build is using this information to assess my qualifications for a Habitat home and the evaluation may also include personal visits, credit checks, financial review with budget analysis and employment verification.

I/we further certify that I/we have answered all the questions truthfully and to the best of my/our knowledge. I/we understand that if I/we have not answered the questions truthfully, my/our application may be denied, and even if I/we have already been selected to receive a Habitat home, I/we may be disqualified from the program.

Applicant’s Signature

Co-Applicant’s Signature

X _____

X _____

Print name _____

Print name _____

Date _____

Date _____

APPLICANT AGREEMENT

I/We understand the completion of the application is in no way a guarantee of being accepted to purchase a Habitat home. I/We understand this application will be reviewed along with all others that are filed, and final approval is the sole right of Habitat for Humanity Ontario Gateway North South Almaguin Adopt-a-Home Build.

I/We understand preference may be given to applicants who have resided in the South Almaguin area for more than one year.

We give permission to Habitat for Humanity Ontario Gateway North South Almaguin Adopt-a-Home Build to communicate with the people given as references. We also give permission to talk to landlords and employers.

SIGNATURE OF APPLICANT AND CO-APPLICANT

Applicant Name (printed)

Signature

Date

Co-Applicant Name (printed)

Signature

Date

Habitat for Humanity Ontario Gateway North. South Almaguin Adopt-a-Home Build on its part, within the limits of the law, will keep the information in this application strictly confidential.

If your family is selected to receive a home from Habitat, a contract will be drawn up between you and Habitat for Humanity Ontario Gateway North South Almaguin Adopt-a-Home Build stating all conditions of the purchase agreement.

When the application is ready please call 705-788-2360 and Mail the form to
Habitat for Humanity South Almaguin Adopt-a-Home Build
Family Selection Committee
c/o Perry Township
1695 Emsdale Road, PO Box 70
Emsdale, ON P0A 1J0

It is important that you make a copy of your completed application and all other documents for your own records.

THE FOLLOWING PHOTOCOPIED DOCUMENTS MUST BE INCLUDED for the APPLICANT, CO-APPLICANT and OTHER ADULT HOUSEHOLD MEMBER 18 YEARS or OLDER

(Please provide photocopies only – no originals)

CHECK LIST	Applicant	Co-Applicant	Other Adult Household Members
1. Proof of eligibility to reside and work in Canada <i>Canadian citizenship or Canadian birth certificate</i> OR <i>landed immigrant papers</i>			
2. Employment Information <i>a) Last Current earnings-statement</i>			
3. Rental Information <i>Either a letter from your landlord stating your current rent OR a cancelled cheque OR bank statement showing the current rent.</i>			
4. Financial Information			
<i>a) Notice of Assessment from Canada Revenue Agency for the past three years</i>			
<i>b) Most recent pay stub (if you have changed jobs this year, please provide a copy of your last pay stub from your previous employer/s)</i>			
<i>c) Statements of amounts owing on every credit card, loan or other debts, etc</i>			
<i>d) Assessment Notice – Child Tax Benefit</i>			
<i>e) Statement of provincial childcare supplements</i>			
<i>f) Statement of Disability Income (ODSP)</i>			
<i>g) Statement of Social Assistance Income (OW)</i>			
<i>h) Statement of C.P.P. Income</i>			
<i>i) Statement of O.A.S. Income</i>			
<i>j) Statement of other pension income</i>			

k) HST Rebate Statement			
l) Information about income from any other adult members of your family or non-family members living in your home			
m) Copy of Child Support and/or Spousal Support Income or Payments			
n) Proof of any other sources of income reported as 'Other Income' in Section 5 above (i.e. bank statements)			
o) Bankruptcy Discharge papers (NOTE – if your discharge was received in the last two years, you are not eligible to apply for a Habitat home)			
p) Statements of amounts owing on your credit cards			
q) Loan statements			
5. References			
a) General reference			
b) Community reference			
c) Family reference			

For help completing this form call any of the following numbers:

Val Sheekey 705-636-1679	vassheekey@bellnet
Yvonne Bush 705-636-9268	aybush@sympatico.ca
Mary Furner 705-349-0433	mary.furner46@gmail.com
Mike Wilke 705-349-1146	MEN-OF-FAITH@LIVE.COM
Carol Stevens 705-636-0360	carolstevensJ@sympatico.ca
Nina Fulford 705-788-2360	revnina24@gmail.com