

STEPP Application

STEPP Homes provide an opportunity for low-income families to become first time homeowners in Brandon, Manitoba.

STEPP Home Ownership Program

Application Deadline

All applications must be received by the BNRC no later than 4:00pm on Friday, November 30, 2017.

Incomplete or late applications will not be accepted.

ELIGIBILITY CRITERIA

- Must be a Canadian Citizen or Permanent Resident *and* current resident of Brandon, Manitoba for 12 months prior to application.
- Total current household income **not to exceed \$64,829** (annual gross household income from all sources).
- Must be a first time homeowner with dependents in Brandon, Manitoba (cannot have been registered on title or held mortgage previously, except spousal separation with agreement).
- Must be pre-approved by a lending institution. (Provide a maximum mortgage).
****Note**** The financial institution will be allowed to take out a first mortgage against the full market value of the home which is \$193,750; therefore, **no down payment is required.**

ADDITIONAL DOCUMENTS

THE COMPLETED APPLICATION MUST BE SUBMITTED WITH THE FOLLOWING DOCUMENTS:

- Copy of most recent **Notice of Assessment** from Canada Revenue Agency for each adult in the household.
- Written **landlord reference** (from current landlord)
- Attach **verification letter** signed by employer for EACH working member of the household
- **Two** written personal/character **references**
- **Mortgage pre-approval** from a **Credit Union** in Brandon - ****Note-** only the Credit Unions are able to provide a mortgage under the STEPP Model. Both Westoba and Crocus Credit Union have a program in place specific to the STEPP Model.

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APPLICATION ASSESSMENT

All STEPP ownership applications are assessed on:

- Size of home required based on family size
- Total annual income of the household
- Ability to afford the mortgage, maintenance, repair and household operations
- Willingness and ability to ensure that the house and property are maintained
- Accessibility needs
- the unique circumstances of the applicant

HOW TO APPLY

If you have questions or require assistance with this application, please contact **Leanne Petrin** at (204)729-2412 or email l.petrin@brandon.ca. completed applications may be submitted with all supporting documentation to:

Brandon Neighbourhood Renewal Corporation
410 – 9th St,
Brandon, MB
R7A 6A2

NOTES

The STEPP Homeownership Program application process will be open to eligible applicants starting October 16th, 2017 until November 30th, 2017. As there are two homes available, applicants will apply once to be qualified for both STEPP homes.

This application does not constitute an agreement on the part of the Brandon Neighbourhood Renewal Corporation (BNRC) or its agents to provide accommodation to the applicant(s).

The BNRC or its agents reserve the right at any time prior to the sale of the home hereby applied for, to withdraw, revoke or cancel without penalty or given notice.

The BNRC 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 and any future applications.

The successful applicant will be selected by the STEPP Homeowner Selection Committee.

The BNRC agrees to protect the privacy of applicant(s) as per the Privacy Protection Act.

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APPLICATION FOR OWNERSHIP

APPLICANT INFORMATION			
Applicant Name		Age	
Co-Applicant Name (if applicable)		Age	
Relationship to Applicant			
Current Address with Postal Code			
Phone Number	Home Work Cell		
Email address			
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Common Law	If divorced or common law, state length of time:	

HOUSEHOLD FAMILY MEMBERS

Number of adult females:		Number of adult males	
Number of children over the age of 8	(M) (F)	Number of children under the age of 8	(M) (F)
Previous tenant of Manitoba Housing?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, when?	

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PRESENT ACCOMODATIONS

Present Accommodations	<input type="checkbox"/> House <input type="checkbox"/> Duplex <input type="checkbox"/> Townhouse <input type="checkbox"/> Mobile Home	<input type="checkbox"/> Apartment <input type="checkbox"/> Basement Suite <input type="checkbox"/> Room <input type="checkbox"/> With friends/family	
How long at current address?		How many bedrooms at current address?	
Shared accommodations? (roommate or boarder)	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, how many persons in the shared residence are not family members? _____ adults _____ children	
Condition of current residence	<input type="checkbox"/> Poor <input type="checkbox"/> Crowded <input type="checkbox"/> Fair <input type="checkbox"/> Good		
Comments – why do you need to move?			
Currently, I <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Share		Total monthly rent/mortgage paid at current location	
Expenses and utilities	Heat <input type="checkbox"/> Included in rent	Monthly cost (if not included)	
	Water/Sewer <input type="checkbox"/> Included in rent	Monthly cost (if not included)	
	Heat <input type="checkbox"/> Included in rent	Monthly cost (if not included)	
	Telephone <input type="checkbox"/> Landline <input type="checkbox"/> Cellular (all)	Total monthly phone costs (all phones)	
	Cable/Internet <input type="checkbox"/> Cable <input type="checkbox"/> Internet <input type="checkbox"/> Other (Netflix, Crave, Windows Live, etc.)	Total monthly cable/internet costs including apps, subscriptions, etc.	
	House or Tenant Insurance	Total monthly cost	
	Property Taxes (if applicable)	Payment (specify annual, quarterly or monthly)	
	Other(s) Please specify		

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EMPLOYMENT INFORMATION

Complete for EACH working member of the household. **Attach a verification letter signed by the employer.**
Please attach additional pages if more than two household residents are employed.

WAGE EARNER #1			
Name			
Current Employer (s)			
Current Employer (s) Address			
Job Title			
Length of Employment:		Paid	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly
Gross hourly wage (per hour)		OR Gross Annual Salary	
Hours per usual work week/shift?			
Is employment regular?	<input type="checkbox"/> yes <input type="checkbox"/> No	If no, is it <input type="checkbox"/> Seasonal?	<input type="checkbox"/> Contract? (include expiry date)
Do you have plans to change/upgrade education, etc?		<input type="checkbox"/> yes <input type="checkbox"/> No	
If yes, please explain			
WAGE EARNER #2			
Name			
Current Employer (s)			
Current Employer (s) Address			
Job Title			
Length of Employment:		Paid	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly
Gross hourly wage (per hour)		OR Gross Annual Salary	
Hours per usual work week/shift?			
Is employment regular?	<input type="checkbox"/> yes <input type="checkbox"/> No	If no, is it <input type="checkbox"/> seasonal?	<input type="checkbox"/> contract? (include expiry date)
Do you have plans to change/upgrade education, etc?		<input type="checkbox"/> yes <input type="checkbox"/> No	
If yes, please explain			

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DETAILED FINANCIAL INFORMATION

LIST ALL OTHER non-employment sources of income
(ie. government benefits, child/spousal support, etc.)

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

LIST ALL ASSETS (ie. Vehicles, property, RRSP's, savings, etc.)

Previously or currently owned property or land in Brandon	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please explain	

PLEASE LIST HOW YOU MIGHT COVER CLOSING COSTS OR RELATED EXPENSES (ie. Legal fees, property taxes, insurance, etc.) This could be: using savings, selling an asset, borrowing money from a friend or family member, loan, etc.

FINANCIAL MEANS	VALUE

List all DEBTS (ie. Credit cards, all loans, lines of credit)

COMPANY OR PERSON	AMOUNT OWING	MONTHLY PAYMENT

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LIST ALL OTHER REGULAR PAYMENTS (ie. Vehicle lease(s), child/spousal support)	
TYPE OF PAYMENT	MONTHLY PAYMENT

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

If yes, please explain:

Do you currently or have you ever been involved with legal proceedings (criminal, civil, family) Yes No

If yes, please explain:

Do you currently, or have you ever had: a Pay Day loan, debt consolidation loan, debt management plan, consumer proposal, personal or business bankruptcy? Yes No

If yes, please explain:

Answering "yes" to any of the above questions DOES NOT disqualify this application. If you answered "yes" to any questions, please provide full details on an attached sheet if additional space is required.

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BANK OR CREDIT UNION INFORMATION

Bank or Credit Union Name	Address	Account Type	Balance

REFERENCES

Personal/Character Reference #1

Name:

Phone Number:

Relationship to you:

of years they have known you

Personal/Character Reference #2

Name:

Phone Number:

Relationship to you:

of years they have known you

Landlord Reference #1

List and attach a letter of reference from your current landlord:

Landlord Name:

Phone Number (s):

Address:

Length of Tenancy

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ACKNOWLEDGMENTS

I/We _____ as applicant(s) for the STEPP Homeownership Program, hereby consent to the collection and use of the personal information contained in this application in order to determine eligibility and give 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 the Brandon Neighbourhood Renewal Corporation or its agents, to provide me with accommodation. _____ initial

I/We further acknowledge the right of the Brandon Neighbourhood Renewal 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 the Brandon Neighbourhood Renewal 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. The Brandon Neighbourhood Renewal Corporation may share pertinent information internally across its divisions. _____ initial

It is further agreed that I/We are obligated to advise the Brandon Neighbourhood Renewal Corporation, or its agents, in writing, or any changes in household composition, household income, assets, employment or change of address, should they occur. _____ initial

It is further agreed that if we are the successful applicant, we understand that we are obligated to participate in media events and marketing events to promote the STEPP House program. _____ initial

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

SIGNATURES

Applicant (print name)	Signature	Date
Co-Applicant (print name)	Signature	Date
Witness (print name)	Signature	Date