

STEPP Homes

Solutions to End Poverty Permanently Homes provide an opportunity for low-income families to become first time homeowners in Brandon, Manitoba.

Brandon Affordable Housing Council

S.T.E.P.P.

**(Solutions To End Poverty Permanently)
Home Ownership Program Application**

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 \$64,000** (gross yearly income from all sources).
- Must be a first time homeowner in Brandon, Manitoba (cannot have been registered on title or held mortgage previously, except spousal separation with agreement).
- The family consists of a minimum of 2 people, one of whom is an eligible dependent.
- Must be pre-approved by a lending institution. (Provide a maximum mortgage). Please Note: the financial institution will be allowed to take out a first mortgage against the full market value of the home which is \$242,500; therefore, **no down payment is required.**

APPLICATION REQUIREMENTS

THE FOLLOWING DOCUMENTATION *MUST* BE SUBMITTED WITH THE COMPLETED APPLICATION:

- Copy of most recent **Notice of Assessment** from Canada Revenue Agency for each adult in the household.
- Written **landlord reference** (from current landlord), if renting
- 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.

APPLICATION PROCESS

Please retain this page for your reference.

Units are allocated based on:

- Size of unit required, based on household composition
- Total Annual income of the household
- Ability to afford the mortgage, maintenance and repair and household operations
- Willingness and ability to ensure that the house and property are maintained
- Accessibility needs

HOW TO APPLY:

Submit the completed application form **and all supporting documentation** to the **Brandon Affordable Housing Council** at: BNRC 410 – 9th St, Brandon, MB R7A 6A2. If you require assistance with this application please contact the Brandon Neighbourhood Renewal Corporation at 729-2493.

DEADLINE: Applications will be accepted until the last STEPP Home is ready to be sold
INCOMPLETE OR LATE APPLICATIONS WILL NOT BE ACCEPTED.

NOTES:

The Brandon Affordable Housing Council STEPP Homeownership Program application process will be open to eligible applicants starting January 14th 2013 until the final home is sold. Incomplete or late applications will not be accepted. Applicants will apply once and will qualify for each STEPP home remaining to be sold at the time.

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

The Brandon Affordable Housing Council or its agents, reserves 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 Brandon Affordable Housing Council 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 Brandon Affordable Housing Council.

The Brandon Affordable Housing Council agrees to protect the privacy of applicant(s) as per the Privacy Protection Act.

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: _____

Household FAMILY MEMBERS

Number of adult females: _____ Number of adult males: _____

Number of Children older than 8 years of age: (M) _____ (F) _____

Number of Children 8 years or younger: (M) _____ (F) _____

Expecting Baby Yes: No:

Length of time as resident of Brandon: _____

Previous tenant of Manitoba Housing Authority: Yes: No:

If yes, when: _____

PRESENT ACCOMODATION:

Present accommodations: House Duplex Townhouse Mobile Home

Apartment Basement Suite Room With Friends/Family

How long at this address: _____

How many bedrooms at this address: _____.

Shared accommodations (roommate/boarder): Yes No

If yes, how many persons in the shared residence are not family members?

_____ Adults # _____ Children

Condition of current residence Poor Crowded Fair Good

Comments – why do you need to move?

Presently I: Own Rent Share

Total monthly rent paid at current location: _____

Payments for expenses and utilities:

Heat: included or \$_____/month

Water/Sewer included or \$_____/month

Hydro included or \$_____/month

Telephone/Cell \$_____/month

Cable/Internet \$_____/month

House/Tenant/s Insurance \$_____/month

Property Taxes \$_____/year

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: \$_____/hour or Gross Annual 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: \$_____/hour or Gross Annual 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:

3. Attach additional pages with the above information if more than two household residents are employed.

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 owned property or land in Brandon: Yes No

If yes, please explain:

Please List how you might cover closing costs or related expenses (i.e. legal fees, property taxes, insurance, etc.)

This could be: using savings, selling an asset, borrowing money from a friend or family member, a loan etc...

Financial Means	VALUE
	\$
	\$
	\$
	\$

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: Yes No
 If yes, please explain:

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

2. **Name:** _____ Phone #: _____

Relationship to you: _____ Known for _____ years

LANDLORD REFERENCE:

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

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

Address: _____ Length of Tenancy: _____

ACKNOWLEDGMENT:

I/We, _____, as applicant(s) for the STEPP Home Ownership 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 Affordable Housing Council its agents, to provide me with accommodation. _____ initial

I/We further acknowledge the right of the Brandon Affordable Housing Council.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 Affordable Housing Council.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 Affordable Housing Council may share pertinent information internally across its divisions. _____ initial

It is further agreed that I/We are obligated to advise the Brandon Affordable Housing Council, 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.

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

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

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