

**Chalmers Community Renewal Initiative (CCRI) and
Chalmers Neighbourhood Renewal Corporation (CNRC)
2018 Home Buyer Assistance Application**

The purpose of the Home Buyer Assistance program is to provide more affordable housing for renting families in the Chalmers Area. This program provides help with a 5% down payment of up to \$12,500 and closing costs of \$1,500 toward the purchase of a home under \$250,000. The property purchased must be located in the Chalmers Area (see map on page 4) and owners must stay living in the home for at least 10 years.

COMPLETED APPLICATION DUE BY APRIL 30, 2018

Send or drop off completed application to:

Chalmers Housing Support Coordinator
180 Poplar Avenue, Winnipeg, MB **OR** send by email to chalmershousing@yahoo.ca
Questions? Contact Liz at 204-333-9867 or chalmershousing@yahoo.ca

Application must include:

- This application form with 4 sides completed
- A letter showing pre-approval for a mortgage from a bank or credit union
- A copy of Notices of Assessment for each family member 18 and over for 2015 and 2016.
- Two reference letters (from someone other than your family such as employer, teacher, worker...)

A. Contact Information

Name of Applicant: _____ Email: _____

Co-applicant or Contact: _____ Email: _____

Home Address: _____ Postal Code: _____

Phone Number: _____ Alternate Phone Number: _____

Permanent Resident Card Number (if you have one) _____

What is your first language? _____

- Would you like to be placed on our e-mail list for community activities and events including housing-related workshops and other grant programs?

B. Dependants (children under the age of 18 and others who will live with you):

Name _____ Age _____ Relationship to you _____

Name _____ Age _____ Relationship to you _____

Name _____ Age _____ Relationship to you _____

Name _____ Age _____ Relationship to you _____

Name _____ Age _____ Relationship to you _____

Name _____ Age _____ Relationship to you _____

Name _____ Age _____ Relationship to you _____

Name _____ Age _____ Relationship to you _____

C. Optional: Do you identify as any of the following? Check all that apply to you.

- Indigenous
- Family member(s) with physical or mental disabilities

D. Renting History

- Now renting

Current landlord's name and contact information _____

Number of years renting in total _____

Previous address _____	Years rented from _____	to _____
Previous address _____	Years rented from _____	to _____
Previous address _____	Years rented from _____	to _____

- The last year in which I owned my own home: _____

E. Your Story: Please describe why your family should be considered for Home Buyer Assistance.

- What is your current living situation?

- How will your situation improve by owning your home?

F. Basic Monthly Budget

Monthly Expenses		Monthly Income	
Food	\$_____	Total take-home pay	\$_____
Rent	\$_____	Workers Compensation	\$_____
Utilities (gas, water, hydro, if extra)	\$_____	Employment & Income Assistance (EIA)	\$_____
Vehicle / Transportation	\$_____	Employment Insurance	\$_____
Telephone	\$_____	CPP Disability	\$_____
Maintenance / child support payment	\$_____	Private Disability Insurance	\$_____
Student Loan payment	\$_____	CPP and /or GIS	\$_____
Other expenses_____	\$_____	Child support	\$_____
Other expenses_____	\$_____	Canada Child Benefit	\$_____
Total Expenses per month	\$_____	Income for Foster Children	\$_____
		Rent Assist	\$_____
		Resettlement Assistance	\$_____
		Money from Friends or Family	\$_____
		Pension or Retirement Income	\$_____
		Training Allowance	\$_____
		GST Credit	\$_____
		Other Income_____	\$_____
		Total Income per month	\$_____

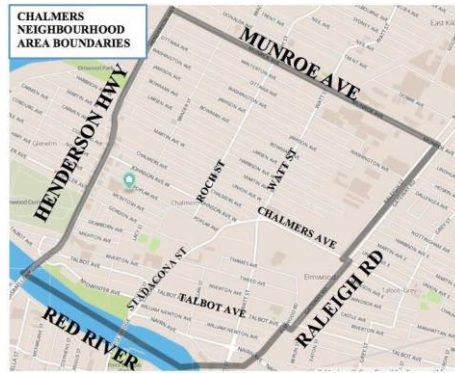
G. Closing Costs:

The amount available in this Program for closing cost fees is \$1,500. Closing cost fees such as legal fees, the land transfer tax, property tax adjustment, title insurance and fire insurance could total as much as \$3,500 more. This remaining amount would be your responsibility to cover. How will you cover such fees?

<input type="radio"/> Savings \$ _____	<input type="radio"/> Help from family and / or friends \$ _____	<input type="radio"/> Borrow from bank \$ _____	<input type="radio"/> Other _____ \$ _____
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H) I agree and understand that:

1. My application will get priority if I rent in the Chalmers Area and my family's housing situation would be greatly improved with home ownership. I will ask the Housing Coordinator if I have any questions.
2. The Home Buyer Assistance Project Team will decide who gets the forgivable loan. If my application is approved, I will get a letter by mid-May.
3. If approved, the home must be purchased in the Chalmers Area neighborhood (Henderson Highway to the west, Munroe Avenue to the north, Raleigh Road to the east and as you enter the south boundary of the neighbourhood from Watt near the Nairn Avenue overpass or from the Disraeli or the Louise bridges).



4. Homes must be less than \$250,000 to qualify for this Program.
5. I must be willing to get a credit check and be pre-approved for a mortgage as shown by a letter from a bank or credit union.
6. I must attend 3 Home Readiness workshops which will be available Wednesday evenings in April, 2018:
 - Renting versus Owning a Home (April 4)
 - Cost of Home Ownership & Finding the Right Home (April 11)
 - Professional Help for Homebuying (April 25)
7. If approved, I will be required to attend one-on-one meetings with professional supports including a Bank or Credit Union, Lawyer, Home Insurance agent and Realtor as needed. These professionals will be giving information at the April 25 workshop on Professional Help.
8. These one-on-one meetings will include support with finding the right house, working out the price of the house, buying the house, closing the sale, and setting up a mortgage payment time-line with the bank or credit union.
9. Our income tax returns and monthly budget will help to show our financial need and eligibility for this Program.
10. If I already own a home or am participating in another home ownership program, I will not be eligible.
11. In the event that the home is sold, rented, transferred or is no longer occupied by me during the minimum 10-year forgiveness period, the loan will be repaid to Manitoba Housing in pro-rated amounts.
12. I have completed this form and included the pre-approved mortgage letter, Notices of Assessment from Canada Revenue and two reference letters.
13. My application will be safely stored to keep my information private.
14. I declare that the information given in this application is true.

My signature: X _____ **Date:** _____ **2018**

Co-applicant signature: X _____ **Date:** _____ **2018**