

Is my family eligible for the Chalmers Home Buyer Assistance program?

Before starting on my application for the program, I confirm that:

_____ My total **household income from steady employment**

- for 2 persons is \$32,270 or less
- for 3 persons is \$39,672 or less
- for 4 persons is \$48,167 or less
- for 5 persons is \$54,630 or less
- for 6 persons is \$61,613 or less
- for 7 persons or more is \$68,598 or less

_____ My household has **at least 1 dependent** (child under the age of 18).

_____ I am willing to purchase a house in the Chalmers neighbourhood and commit to living in it for **at least 10 years**.

_____ I, or another adult from my household, will be attending each one of the **Home Readiness workshops** in February. If no one is able to attend one of the workshops, I will complete the written homework for that workshop.

_____ I, and all adults from my household aged 18 and over, will submit the **Notices of Assessment from 2019 and 2020**. The Notice of Assessment is what is sent after I have submitted my income tax returns to Canada Revenue.

_____ I will provide **2 character reference letters**. A reference letter can be provided by anyone other than a family member such as an employer, teacher, co-worker, community worker or neighbor.

_____ I will provide **Letters of Employment and paystubs for 2 weeks** for each employed family member.

_____ I will need a **credit check** and a **pre-approval letter** for a mortgage from Assiniboine Credit Union. CNRC will request the pre-approval after receiving your completed application.

_____ I understand that I will be working with the highly recommended **local Mortgage Specialist and Realtor** who have past experience with working in this program.

Any questions? Call Liz at 204-333-9867, email chalmershousing@yahoo.ca or visit 180 Poplar.