

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** is under the low income cutoff.

2 people in household	\$47,000
3 people in household	\$55,000
4 people in household	\$64,000
5 people in household	\$70,000
6 or more people in household	\$75,592

_____ 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 **4 Home Readiness information sessions**.

_____ I, and all adults from my household aged 18 and over, will submit the **Notices of Assessment from 2020 and 2021**. 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, Realtor, Lawyer and Insurance Provider** 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 by appointment.