

Home Ownership Application

Completed applications with all required information, documentation and verification attachments must be returned to:

Social Services & Housing Department

Housing Services

PO Box 570, 12 Gilbertson Drive

Simcoe ON N3Y 4N5

ATTENTION: Housing Resource Coordinator

Email: housing@hnhss.ca

519.426.6170 or 905.318.6623 Ext. 3234 or 3235

Please complete and return this form to the above address.
Applications are not considered complete until all required
and supporting documentation has been provided.
Please see Appendix A.

Date Received Stamp

Section 1: Personal Information

Applicant:

Last Name:

First Name:

Date of
Birth:

Address:

Unit#:

City:

Postal
Code:

Phone
Number:

Email:

Co-Applicant:

Last Name:

First Name:

Date of
Birth:

Address:

Unit#:

City:

Postal
Code:

Phone
Number:

Section 1: Personal Information continued...

List every person residing in the home, if not already listed above

Last Name	First Name	Relationship to Applicant #1	Date of Birth DD/MM/YY	Gender

Section 2: Program Eligibility

Your answers to the following questions will help determine your eligibility to participate in the Program.

	Applicant	Co-Applicant
Do you own or have an interest in a property (in Canada or in another country)?	Yes No	Yes No
Have you ever owned property (In Canada or another country).	Yes No	Yes No

Section 3: Gross Household Income

Please include all income (before taxes and deductions) from all members of your household who are 18 years of age and over, who are residing at home. Please see Appendix A for the types of income to include and please ensure the correct supporting documents are provided with your application.

List of Income Sources	Gross Monthly total (before deductions)		
	Applicant	Co-Applicant	Others on Application
Employment (full time, part time, casual)	\$	\$	\$
Self-employment or business income	\$	\$	\$
Ontario Works (OW)	\$	\$	\$
Ontario Disability Support Program (ODSP)	\$	\$	\$
Employment Insurance (EI)	\$	\$	\$
Workplace Safety Insurance Board (WSIB)	\$	\$	\$
Old Age Security (OAS)	\$	\$	\$
Canada Pension Plan (CPP)	\$	\$	\$
Other pensions (e.g. company, private, foreign)	\$	\$	\$
Guaranteed Income Supplements (GIS)	\$	\$	\$
Child support and/or spousal support payments	\$	\$	\$
Student Grants	\$	\$	\$
Ontario Student Assistance Program (OSAP)	\$	\$	\$
Other, please specify:	\$	\$	\$

Section 4: Household Assets

All assets listed need appropriate documentation provided with the application. Assets are things that you own, and may include:

- Bank accounts (include chequing account, savings account, Tax free savings account, registered disability savings account etc.
- Term deposits, guaranteed investment certificates (GIC), savings bonds
- Mutual funds/bonds/savings certificates
- Registered Education Plans (RESP)
- Stocks, shares, securities
- Life insurance (cash surrender value)
- Collections or valuables, cash (over \$1000)
- Business assets (if you own your own business or are self-employed)
- Property ownership

I do not have any assets, including the ones listed above, and confirm that I have reviewed the entire list.

Person who owns the asset	Details of asset (type, account number, name of bank)	Value and/or account balance
		\$
		\$
		\$

If there is not enough space provided please attach an additional sheet.

Have you or any person on this application transferred assets?

Yes No

If **yes**, indicate the:

Type of asset:

Location/address:

Estimated value:

Date of Transfer:

Section 5: Declaration and Release

1. I/We hereby confirm that, to the best of my/our knowledge, the information provided in this application is complete and accurate in every respect.
2. I/We acknowledge that in the event that a false declaration is knowingly made, Norfolk County as Service Manager shall have the right to cancel the approval and recover any paid funds.
3. I/We hereby authorize Norfolk County and/or its authorized representatives to make any inquiries deemed necessary to verify the information I/We have provided, and I/We give consent to any person, corporation or social agency with this information to release it to Norfolk County, Social Services & Housing Department in relation to this application only; and/or to contact the person, identified in this application, who provided assistance in completing this form should clarification be necessary.
4. I/We agree to promptly inform the Social Services and Housing Department of any changes in current/intended address, income, marital status, or household composition.
5. I/We acknowledge that failure to report these changes may result ineligibility for the program.
6. I/we understand that this is an application for a downpayment loan under the Provincial Homeownership Program, the purpose of which is to allow Norfolk County as Service Manager for Haldimand County and Norfolk County to determine if the undersigned is/are eligible for this loan. Final confirmation of eligibility may be required prior to the loan being made.
7. This application and all schedules and attachments are subject to the Municipal Freedom of Information and Protection of Privacy Act (referred to as "MFIPPA"). Any information collected by Norfolk County as Service Manager pursuant to this application is subject to the rights and safeguards provided for in MFIPPA. Personal information contained in this form is collected by Norfolk County as Service Manager for the purpose of determining eligibility for assistance under the Ontario Priorities Housing Initiative.
8. Pursuant to the Municipal Freedom of Information and Protection of Privacy Act, the applicant(s) gives consent and authorization to Norfolk County as Service Manager to share select information in the application form as required. Any questions regarding the collection or release of this information should be directed to the Program Manager, Housing Services.
9. The applicant(s) acknowledges and agrees that an electronic copy of the Home Ownership Application will be binding upon them as if it were a hard copy with original signature and/or that an electronic copy of the Home Ownership Application will be deemed to constitute a duplicate original.
10. I/we understand that I/we may be contacted at any phone number or email address listed in this application.

Name (Please Print)

Signature

Date

Name (Please Print)

Signature

Date

Name (Please Print)

Signature

Date

Mandatory Documents to be Submitted with the Home Ownership Application

1. One piece of identification, if ID does not provide proof of status in Canada additional document's may be required.
 - ☐ Valid birth certificate (validates status in Canada)
 - ☐ Valid driver's license
 - ☐ Valid permanent resident card (validates status in Canada)
 - ☐ Valid passport (Canadian passport validates status in Canada)
2. Verification of monthly income
 - ☐ OW/ODSP stub
 - ☐ paystub (two months)
 - ☐ bank account statement with two months activity
3. Proof of annual income for each adult included in the application.
 - ☐ Income tax Notice of Assessment (NOA) for current year; or
 - ☐ income tax filing summary page verifying taxes filed (i.e. confirmation number or H&R Block letter, etc.); or
 - ☐ income tax filing summary pages with T4/T5 attached
4. Two months of bank statements for any and all accounts, with any other accompanying documentation of assets listed in section 4
5. Proof of Mortgage Pre-Approval

Only complete applications will be assessed for eligibility. A complete application includes the signed application form and all the above required and supporting documentation.

Appendix A - Household Income Examples and Supporting Documentation Required

Household Income/Asset	Documentation Required
A) Paid-Employment <ul style="list-style-type: none"> • Full-time, part-time, or casual • Commissions, tips, or bonuses • Illness and/or disability pay 	<ul style="list-style-type: none"> • Copy of previous year's notice of assessment and; • Letter from employer or employment agency – on company letterhead indicating monthly income or average earnings or; • Pay stubs for at least two months (employer identified) or; • Bank statements or; • Cheque stubs from disability, pension or insurance
B) Self-Employment <ul style="list-style-type: none"> • Tutoring • Babysitting or child care • Taxi • Business • Other 	<ul style="list-style-type: none"> • Copy of previous year's notice of assessment
C) Pensions and Allowances <ul style="list-style-type: none"> • Old Age Security (OAS) • Canada/Provincial Pension (CPP, QPP) • Pensions, for example: Widow's, Retirement, War Disability, Other • War Veterans Allowance (DVA) • Training Allowance • Ontario Disability Payments (ODSP) 	<ul style="list-style-type: none"> • Copy of previous year's notice of assessment and; • Cheque stub or copy of cheque or; • Direct bank deposit: <ul style="list-style-type: none"> ◦ Two months of bank statements or monthly bank statements ◦ Letter from government agency issuing cheque or; • Statement from issuing source or employer
D) Investment Income <ul style="list-style-type: none"> • Interest and dividends from all investments, including: Stocks, Bonds, Bank/Trust/Credit Union accounts, shares, securities, annuities • Registered Retirement Savings Plans (RRSPs) • Guaranteed Income Statements (GICs) 	<ul style="list-style-type: none"> • Copy of previous year's notice of assessment

Household Income/Asset	Documentation Required
<p>E) Other Income</p> <ul style="list-style-type: none"> • Workplace Safety and Insurance Board (WSIB) • Employment Insurance (EI) and Ontario Works (OW) • Compensation for Victims of Crime • Alimony, child support, or separation payment(s) 	<ul style="list-style-type: none"> • Copy of previous year's notice of assessment and; • Cheque stub or letter from source of income or; • Sworn affidavit with both the applicant and ex-spouse's signature or legal statement/letter from lawyer or; • Copy of assessment form and confirmation of other earnings
<p>F) Assets Assets are valuable things that you own. Some assets produce income and others do not, see D) above.</p> <ul style="list-style-type: none"> • Some examples of assets include: investments, including: Stocks, Bonds, Bank/Trust/Credit Union accounts, shares, securities, annuities • Registered Retirement Savings Plans (RRSPs) • Guaranteed Income Statements (GICs) • Property you own or have an interest in 	<ul style="list-style-type: none"> • bank statements for each account, • investment statement, • proof of property or proof of vehicle ownership, • life insurance with a cash surrender