



IMPORTANT INFORMATION

PLEASE READ BEFORE YOU COMPLETE THIS APPLICATION

Thank you for your interest in becoming a Habitat for Humanity homeowner.

Many people mistakenly believe that Habitat for Humanity gives homes away. That is not true. We are an international, non-profit organization which builds simple, affordable homes for people in need. We use corporate and community sponsorship dollars, donations and volunteer labour to build our homes. We then sell our homes to our partner families. Habitat for Humanity holds the mortgages on our homes. We do not charge our homeowners interest. And we offer our partner homeowners geared-to-income monthly payments.

Before you complete this application, please consider the following five important questions:

- 1. Have you applied for a mortgage at a bank and been turned down?**
- 2. Is your current housing unsuitable, unsafe, unhealthy or inaccessible?**
- 3. Do you have a stable, total gross annual income of at least \$22,000? (To calculate this, include the annual income of all non-student adults living in the home)**
- 4. Is your debt load low?**
- 5. Would you be willing to partner with Habitat for Humanity Sarnia/Lambton to build and buy your own home?**

If you answered "yes" to most of these questions, please proceed with the completion of this application. Once you have completed it, please either drop it off at our offices located in the Habitat ReStore or mail it to: 1787 London Line, Sarnia, ON, N7T 7H2.

We thank you for your interest in Habitat for Humanity Sarnia/Lambton and look forward to receiving these documents from you.



Habitat for Humanity Sarnia/Lambton

Application for Partnership Housing

Please complete all areas of this application. Missing information will delay the processing of your application. Kindly note that we require an EQUIFAX credit check to verify your financial information. If you get stuck on any of the questions, feel free to call David Waters at Habitat Sarnia/Lambton on (519) 339-7957. Thanks for applying to be one of our partner families!

Part A - Family Information

Name (Please print)	Age	Gender	Telephone Numbers
		Male <input type="checkbox"/> Female <input type="checkbox"/>	Primary Other

Mailing Address (Please print)	Postal Code	Are you a Canadian citizen or Landed Immigrant?
		Yes <input type="checkbox"/> No <input type="checkbox"/>

Others in the Household	Age	Relationship to you	Gender

Part B - Current Housing Information

My current housing is: Detached home Semidetached Townhouse Apartment

Number of bedrooms: One Two Three Four +

Is there anything about your current housing which affects your health and/or safety? (like faulty wiring, falling plaster, no fire exits, mould etc.) Yes No

If your answer was "Yes", please provide details below

Are there anything about your current housing which is inadequate? (like poor heating/ventilation, kitchen/bath facilities, space for children etc.) Yes No

If your answer was "Yes", please provide details below

Do you have a health problem, disability or mental health problem that is affected by your current housing? Yes No

If your answer was "Yes", please provide details below

Do you own your own home Yes ____ No ____
 Do you own property? Yes ____ No ____
 Are you currently renting: Yes ____ No ____

If you are renting, please provide **monthly** costs below:

Rent \$ _____ Heat \$ _____ Hydro \$ _____ Water \$ _____ Car Insurance \$ _____
 Cell Phone \$ _____ Internet \$ _____ Cable \$ _____ House / Renter's Insurance \$ _____

Part C - Housing History

Please list the places you have lived in the last 5 years:

Address	Landlord's Name	From	to	Date

Please indicate in the space provided below, all areas in which you would be willing to live.

**Kindly note that it is challenging to find property in the City of Sarnia. You may select more than one community.*

Sarnia _____ Wyoming _____ Brigden _____
 Petrolia _____ Watford _____ Courtright _____
 Corunna _____ Forest _____ Thedford _____
 Oil Springs _____ Grand Bend _____ Arkona _____

Part D - Financial Information

Please indicate your total, gross **monthly** income (before deductions)

Income Source	Main Applicant	Others in Home
Employment Earnings		
Old Age Pension & Supplement		
Canada Pension Plan (CPP)		
Employment Pension		
Guaranteed Annual Income Supplement (GAINS-A)		
Disability Pension, (GAINS-D or DVA)		
General Welfare Assistance (GWA)		
Family Benefits Allowance (FBA)		
Employment Insurance (EI)		
Family Insurance (Life Insurance or Accident Insurance)		
Workers' Compensation		
Investment Income (monthly interest earned)		
Bank Accounts		
Guaranteed Investment Certificates		
Mortgages		
Stocks, Bonds, Debentures		
Other Investment Income (please specify)		
Other Income (please specify)		
TOTAL MONTHLY INCOME	\$	\$

Assets: Please list all of your assets (vehicles, property, RRSP's, recreational equipment etc.)

Description of Asset	Current Value	Name of Creditor	Monthly Payment	Current Balance

Part E - Debt

Please list all of your debts (credit cards, loans, overdrafts, student loans, family loans etc). Important reminder: HFHS/L will require an EQUIFAX credit report from all applicants.

Description of Debt	Name of Creditor	Monthly Payment	Current Balance

Has there been any circumstances that have resulted in the debt shown above? (i.e. a lay-off or illness)

Please list any other regular payments that you make (like alimony or child support)

Type of Payment	Monthly Payment Amount

Have you ever declared bankruptcy? Yes ____ No ____ Year _____

How many times have you declared bankruptcy? (Enter number of times here) _____

If you have had a bankruptcy, what year was it discharged? _____

Have you ever received a letter advising that a debt of yours has been sent to a collection agency?

Yes ____ No ____ If your answer was "Yes", please provide details below

Have you changed cell phone providers in the last 2 years? Yes ____ No ____

If your answer was "Yes", please provide details below

Do you owe family members any money that you have not listed in the space provided above?

Yes ____ No ____ If your answer was "Yes", please provide details below

Are all of your utility payments up to date (i.e. hydro, water, gas, cable, home phone, cell)?

Yes ____ No ____ If your answer was "No", please provide details below on amounts owing

Hydro
Water

Gas
Cable

Phone
Cell
Internet

Do you have a household budget? Yes ____ No ____

If your answer was "Yes", please provide details below

Part F: Employment Information

For each non-student adult over the age of 18 years, please complete the following information:

Name of Family member #1:

Name of Current Employer:

Employer's Address:

Your job title:

Length of employment:

How often are you paid?

What is your annual salary?

How many hours do you work each week?

What is your hourly rate?

Do the hours you work vary?

Please list all of your employers in the last five (5) years in the space below

Employer	Type of Work	Start Date	Finish Date

Part F: Employment Information (con't)

Name of Family member #2:	
Name of Current Employer:	
Employer's Address:	
Your job title:	
Length of employment:	How often are you paid?
What is your annual salary?	How many hours do you work each week?
What is your hourly rate?	Do the hours you work vary?

Please list all of your employers in the last five (5) years in the space below

Employer	Type of Work	Start Date	Finish Date

*** Please include details on the back of this page if there are any other non-student, working adult in the home.*

Part G: References

List the names of three (3) people who are NOT RELATED TO YOU

NAME	CONTACT INFORMATION	RELATIONSHIP
	Address: Telephone:	
	Address: Telephone:	
	Address: Telephone:	

Part H: Community Involvement List any activities you do in the community or volunteer work

Organization/Club/Location	What work/activity do you do?	How often?

How did you hear about Habitat for Humanity Sarnia/Lambton?

School ____ Church ____ Radio ____ TV ____ Social Service Agency ____ Friend ____ Other _____

Authorization & Release

I/we, the undersigned applicant(s) acknowledge that I/we are applying to be considered as the purchaser(s) of a home built by Habitat for Humanity Sarnia/Lambton. I/we understand that, if approved, I/we will receive a \$0-down, 0%-interest 20-year loan to finance the purchase price of the home. As part of the application process, I/we understand and agree that Habitat for Humanity Sarnia/Lambton will need to evaluate my/our: actual housing need; ability to repay the loan; ability to manage all other expenses of home ownership; and my/our willingness to participate in all activities required as part of partnership with Habitat Sarnia/Lambton. I/we understand that the application process may include but not be limited to an in-home visit(s), a credit check, and the contacting of references and employers. I/we understand that all information will remain confidential. I/we understand that my/our application will be retained by Habitat for Humanity Sarnia/Lambton for a period of one year.

With my/our signature(s) in the space below, I/we warrant that the information provided to Habitat in this application is accurate and true. I/we agree to provide Habitat Sarnia/Lambton with any/all information that they require in a timely manner. I/we authorize the release of information to Habitat for Humanity Sarnia/Lambton.

Signature (Applicant #1): _____ Date: _____

Signature (Applicant #2): _____ Date: _____