

Section 1. Applicant Information:

Applicant		
Name:	Date of Birth:	Pronouns (he/she/other):
Phone number:	Email:	
Current Address:		
Preferred method of contact:	Best time to contact (days/ evenings/ etc.):	
Employment start date:	Employer:	Type (FT/ PT/ contract/ permanent/ unemployed/ etc.):

Co- Applicant (if applicable)		
Name:	Date of Birth:	Pronouns (he/she/other):
Phone number:	Email:	
Current Address:		
Preferred method of contact:	Best time to contact (days/ evenings/ etc.):	
Employment start date:	Employer:	Type (FT/ PT/ contract/ permanent/ etc.):

1. In addition to the applicant(s), please list any children/ dependents who live in the home? **Children are most often thought of as dependents for tax purposes, but other relatives can also qualify as dependents. Generally, if the person lives with you and relies on you for financial and physical support, you may be able to claim them as a dependent.*

Name:	Age:	Pronouns:
Name:	Age:	Pronouns:
Name:	Age:	Pronouns:
Name:	Age:	Pronouns:
Name:	Age:	Pronouns:

Section 2. Basic Criteria:

1. Do you live in, or want to live in, Sault Ste. Marie, Ontario?

- Yes No

2. Are you a permanent resident of Canada, or a Canadian citizen?

- Yes No

3. Have any applicants filed for bankruptcy/ consumer proposal within the past 3 years?

- Yes No If yes, discharge date: _____

Section 3. Demographic Information:

**Shared only with Habitat Canada (without identifying information) to identify successes in serving equity-seeking populations or potential gaps in service. It also may help us access additional sources of funding that might be available for our affordable homeownership program.*

1. Does anyone in the household identify as:

- Indigenous Metis Inuit Prefer not to say

2. Does anyone in the household identify as a member of a visible minority group?

- Yes No Prefer not to say

If yes, please describe: _____

3. Does anyone in the household identify as a member of the following:

- | | | |
|--|--|---------------------------------------|
| <input type="checkbox"/> Single Parent | <input type="checkbox"/> Newcomer | <input type="checkbox"/> Veteran |
| <input type="checkbox"/> Living with a physical disability | <input type="checkbox"/> 2SLGBTQIA+ | <input type="checkbox"/> Senior |
| <input type="checkbox"/> Living with a developmental disability or neurodivergence | <input type="checkbox"/> Prefer not to say | <input type="checkbox"/> Other: _____ |

Section 3. Current Housing Situation:

1. What is your current housing situation?

- | | | |
|--|--|---------------------------------------|
| <input type="checkbox"/> Rental (market) | <input type="checkbox"/> Rental (geared to income) | <input type="checkbox"/> Own a home |
| <input type="checkbox"/> Shelter | <input type="checkbox"/> Living with friends or family | <input type="checkbox"/> Other: _____ |

2. Do you currently live in unsafe or unhealthy conditions?

Example: structural issues, mold, heating/electrical issues, break-ins/unsafe neighborhood, etc.

- Yes No

If yes, please briefly list issues: _____

3. Do you currently live in overcrowded or inadequate conditions?

Example: multiple kids sharing a bedroom, parents sharing a bedroom with a child, no safe space outside for kids to play, incomplete kitchen or laundry facilities, etc.

- Yes No

If yes, please briefly list issues: _____

4. Do you require accessible housing (wheelchair ramp, modified facilities)?
 Yes No

If yes, please specify requirements and whether your current home meets these needs:

Section 4. Financial Information:
1. Please list all household sources of income (before deductions) for each applicant:

Income Type	Applicant - per month	Income Type	Co-Applicant - per month
<i>Employment</i>	\$	<i>Employment</i>	\$
<i>Medical/Disability/AISH</i>	\$	<i>Medical/Disability/AISH</i>	\$
<i>Canada Child Tax Benefit</i>	\$	<i>Canada Child Tax Benefit</i>	\$
<i>Spousal/ child support</i>	\$	<i>Spousal/ child support</i>	\$
<i>Ontario Trillium Benefit</i>	\$	<i>Ontario Trillium Benefit</i>	\$
<i>HST/ GST</i>	\$	<i>HST/ GST</i>	\$
<i>Pension</i>	\$	<i>Pension</i>	\$
<i>Other: (please specify)</i>	\$	<i>Other: (please specify)</i>	\$
Total	\$	Total	\$

2. Please list all household monthly expenses:

Expense Type	Amount per Month	
<i>Rent</i>	\$	
<i>Utilities (water, power, heat)</i>	\$	
<i>Insurance (home & car)</i>	\$	
<i>Phones/cable/internet</i>	\$	
<i>Childcare</i>	\$	
<i>Groceries</i>	\$	
<i>Fuel</i>	\$	
<i>Car payment(s)</i>	<i>Monthly payment</i> \$	<i>Total owing on car(s)</i> \$
<i>Credit card(s)</i>	<i>Minimum monthly payment</i> \$	<i>Total owing on all credit cards combined</i> \$
<i>Loans/Lines of credit – include all, such as personal or student loans</i>	<i>Minimum monthly payment</i> \$	<i>Total owing on all loans combined</i> \$
<i>Other (medical, child support, etc.)</i>	\$	
Total Monthly Expenses	\$	

3. Please note income for any children in the home who are over 18 and employed, non-students:

Adult child 1 income per month \$_____. Adult child 2 income per month \$_____.

Section 5. Credit Information:

**Our financial partner will complete a hard credit check during the pre-approval phase of the application to verify scores. You can find your credit information through Equifax, Credit Karma, or by contacting your financial institution. We will need to share your financial and credit information with our financial partner to determine your eligibility for mortgage approval. By signing the below, you authorize HFHSSMA to share your financial and credit information with our financial partner to determine your eligibility for mortgage approval. All information collected is confidential.*

1. What is your current credit score?

Applicant score: _____. Co-Applicant score: _____.

2. Credit check authorization consent:

Applicant 1: I _____ (print name), do hereby authorize Habitat for Humanity Sault Ste. Marie and Area, to share my credit and financial information with the financial partner to determine my eligibility for mortgage approval.

Signature: _____ Date: _____

Co-applicant (if applicable): I _____ (print name), do hereby authorize Habitat for Humanity Sault Ste. Marie and Area, to share my credit and financial information with the financial partner to determine my eligibility for mortgage approval.

Signature: _____ Date: _____

Section 6. Volunteer Hours:

**Selected families will complete 500 volunteer hours before purchasing the home as part of their investment into the Habitat program. This can be done at the ReStore, attending events, media interviews, and by completing mandatory homeowner education modules. Friends and extended family may contribute some hours, and children in the home can contribute hours based on their age. Partner families should be active participants in Habitat events as they are representatives of Habitat in the community.*

1. Are you willing to partner with Habitat to complete 500 volunteer hours?

Yes No

