



HOME OWNERSHIP PROGRAM APPLICATION

First Mortgage Owner Build

GENERAL INFORMATION

APPLICANT

Title: _____ First name: _____

Last name: _____

Date of Birth: (YYYY-MM-DD) _____

CO-APPLICANT

Title: _____ First name: _____

Last name: _____

Date of Birth: _____

Who and how should we contact to discuss your application? Applicant Co-applicant

Daytime contact number: _____ Alternate phone number: _____

Email: _____

Mailing address: _____

City: _____ Postal code: _____

Physical location of property (If different from above) : _____

Home phone: _____ How long at present address? _____ And in the Yukon? _____

ADDITIONAL HOUSEHOLD MEMBERS (Not mentioned above)

Name (first/last)	Relationship to applicant	Date of Birth (YYYY-MM-DD)

EMPLOYMENT INFORMATION (Written Verification of Employment form for each applicant is required)

Applicant's employer: _____

Length of employment: _____ Work phone: _____

Previous employer (if less than 1 year): _____ Length of employment: _____

Co-applicant's employer: _____

Length of employment: _____ Work phone: _____

Previous employer (if less than 1 year): _____ Length of employment: _____

HOUSEHOLD INCOME (All sources of income must be listed and verification must be provided with application)

Source	Applicant \$	Co-applicant \$	Other household member Name:
<i>(example) employment (gross income)</i>	<i>50,000/yr</i>	<i>21,000/yr</i>	
TOTAL			

FINANCIAL INFORMATION (List all assets & liabilities including loans, vehicles, credit cards, etc.)

Description (e.g. credit card, truck)	Lender / bank	Asset value or credit limit	Liability \$ (balance owing)	Monthly payment
<i>(example) 2012 vehicle</i>	<i>ABC bank</i>	<i>12,000</i>	<i>4,000</i>	<i>350</i>
TOTAL				

FINANCING FOR HOME OWNERSHIP OPTION

Total savings to date for home ownership options \$ _____

Have you been to a financial institution to apply for a mortgage? Yes No

If yes, which one(s)? _____

If financing was not obtainable, why? Please attach Bank Decline Letter.

What is your current living situation? (e.g. rent, own, mobile...) _____

SCOPE OF PROJECT (Owner Build Applicants Only – Provide description of proposed dwelling)

CHECKLIST

Please ensure the following information is included in application or attached in order for us to assess your eligibility.

ALL APPLICANTS

- Program application form (please ensure that it is signed by all applicants)
- Verification of Employment form (you must have your employer complete this form) (if you are self employed, see below)
- Copy of Notice of assessment from Canada Revenue Agency
- Bank Decline Letter

SELF EMPLOYED APPLICANTS

- Previous 2 years of Canada Revenue Agency Statement of Business or Professional Activities (T2125)
- Previous 2 fiscal years of financial statements

PROPERTY/LAND AGREEMENT

- Copy of your Certificate of Title (available at Land Titles Office)
- Copy of Land Agreement

LIMITATIONS OF LIABILITY

Under no circumstances will YHC, its officers, employees, or agents be liable for dwelling component or system failures. Further, any reliance by the homeowner(s) or others on information contained in YHC’s dwelling assessment beyond its intended purpose will be at the homeowner or dwelling occupant’s own risk, and YHC, its officers, employees, or agents will not be liable for any injury, losses or damage of any kind arising from the information provided.

The homeowner(s) releases YHC of and from claims, demands, damages, actions or causes of actions arising or to arise out of any decision by the homeowner(s) not to undertake some or all of the repair options.

AGREEMENT/DECLARATION

I/We understand that this application does not constitute an agreement on the part of YHC, or its agents, to provide me/us with assistance.

I/We hereby authorize YHC, or its agents to make any or to respond to any inquiries that are necessary to verify the facts contained in this application.

I/We hereby give permission to YHC, or its agents, to carry out to any necessary inquiries and to obtain additional information on my/our income, assets, liabilities and credit.

I/We understand that the information in this application may be used for statistical purposes*.

I/We understand that an assessment of my/our property may be necessary to qualify under some YHC programs.

I/We acknowledge that any expenditure against the property carried out prior to loan approval may not be eligible.

I/We have completed this application completely to the best of my/our knowledge.

I/We understand that YHC has no direct relationship with any contractor and/or supplier.

I/We understand that YHC loans are not life insured and assume full and sole responsibility for obtaining life insurance if desired.

I/We understand that permits and/or inspections must be obtained from the appropriate government building inspector prior to commencing work.

I am a / We are Yukon Resident(s) as that word is defined below. I/We make this declaration that I am a / we are Yukon Resident(s) as part of my/our application. I am / we are aware that if any part of this declaration is untrue, and I am / we are granted a loan based on this declaration, I/we may be prosecuted.

“Yukon Resident” means a person who makes Yukon their permanent and principle home for at least 90 days prior to signing this agreement/declaration.

Applicant: _____ Date: _____

Co-applicant: _____ Date: _____

*Your personal information is being collected for the purpose of determining eligibility for funding from the Yukon Housing Corporation per the terms of the specific funding program. Information collected on this form will be managed in accordance with the *Access to Information and Protection of Privacy Act (ATIPP)* For further information regarding collection of information, please contact the Yukon Housing Corporation ATIPP Coordinator at 867-667-8773, Box 2703, Whitehorse, Yukon Y1A 2C6.