



Appendix A: OPHI Homeownership Application (confidential)

The following definitions apply when completing the application:

Combined Gross Household Income is the total gross income of the Indigenous Family/Household, excluding children (under age of 18) and non-occupant guarantor(s). Total gross income of the household cannot exceed 2021 60th income percentile. Further information on the 60th income percentile is available in the Guidelines.

The following sources of income are included in the calculations:

- Gross salaries, wages, overtime payments, commissions, bonuses, tips, gratuities;
- The greater of the net income from the business or the total withdrawals from the business as personal salary of purchaser(s) household that is self-employed;
- The gross amount of Employment Insurance benefits, including CERB;
- The gross amount of WSIB payments or other industrial accident insurance payments made because of illness or disability;
- The living allowance portion or grant portion of any education assistance fund;
- The gross amount of any Old Age Security, federal Guaranteed Income Supplement and spouse's allowance and financial assistance under the Ontario Guaranteed Annual Income System (GAINS);
- The gross amount of every kind of pension, allowance, benefit, and annuity whether from a federal, provincial, or municipal government of Canada or any other country or state or from any other source, (land claim settlements excluded);
- The gross amount of alimony, separation, maintenance, or support payments;
- The gross interest income from savings or chequing accounts in a bank, trust company or a credit union;
- certificates, mortgages, capital gains, or lump sum payments or other assets;

Household

For the purpose of calculating the combined Total Gross Household Income, the amount of and proof of income will be required for every person of the "Household" where "Household" is defined as:

- a) an Indigenous (First Nations, Inuit, Métis,) individual, the individual's spouse or partner and all of the children (age 18 and over) of both or either of them who are living with them and not attending school fulltime,
- b) an Indigenous individual and the individual's spouse or partner living with them, if neither has any children,
- c) an Indigenous individual and the individual's children (age 18 and over) living with them and not attending school full time, if the individual has no spouse or partner, or
- d) an Indigenous individual if the individual has no spouse or partner and no children.
- e) extended family living in the household full time

1. Applicant Information

Primary Applicant (must self-identify as an Indigenous person):

_____/_____/_____
 First Name Initial Surname Date of Birth (Day/Month/Year)

 Street Address City Postal Code

 Mailing address if different than above (R.R. #, Box # etc.)

H phone: () _____ - _____ W phone: () _____ - _____ C phone: () _____ - _____

Email address: _____

Marital Status: Single Married Common Law Separated Divorced Widowed Other

Please check one (Self-identification only. Proof not required):

First Nations (status) First Nations (non-status) Métis Inuit Non-Indigenous_

Gender: Man Woman Prefer to self-describe: _____ Prefer not to say

Secondary Contact # - Name: _____ Primary Phone: () _____
 (other than those listed on this application)

Co-Applicant (if any):

*a co-applicant is a spouse or other person who will be a registered owner; co-signers are NOT permitted under OPHI guidelines

_____/_____/_____
 First Name Initial Surname Date of Birth (Day/Month/Year)

 Street Address City Postal Code

 Mailing address if different than above (R.R. #, Box # etc.)

H phone: () _____ - _____ W phone: () _____ - _____ C phone: () _____ - _____

Email address: _____

Marital Status: Single Married Common Law Separated Divorced Widowed Other

Indigenous Status Please check one (self-identification only. Proof not required):

(check one): First Nations (status) First Nations (non-status) Métis Inuit Non-Indigenous

Gender: Man Woman Prefer to self-describe: _____ Prefer not to say

2. Household composition, excluding applicant(s)

Name	DOB D/M/Y	Relationship to Applicant (daughter, son, partner, spouse etc.)	For each household member, please check the appropriate column			
			Status or Non-Status	Métis	Inuit	Non- Indigenous
1						
2						
3						
4						

Do all of the people listed live with you full time? Yes No
If no, provide the name of the person(s) & number of days per week they live with you.

Name	# of days/week	Reason for not living with you full time
1		
2		

3. Combined Gross Household Income

What is your combined Gross Household Income (definition on page 1)? \$ _____
Is it less than the 2020 60th income percentile (please refer to Appendix C)? Yes No

Please submit the following proof of income (copies) with this request: Tax Year 2020 Notice of Assessment and Notice of Reassessment (if applicable), 2020 T4 slip(s), 2020T5 slip(s), and two current stubs from source(s) of income.

For this application, self-employment income will be reduced by all deductions allowed by the Canada Revenue Agency, except for the following:

1. Capital Cost allowances for the depreciation of assets;
2. Rent paid by the individual, where the individual operates the business from their residence;
3. Childcare expenses.

4. Program Priorities

Please identify which of the following Program Priorities apply (**check all that apply**):

- Residing in social housing Escaping domestic violence Landlord is selling home you are renting

Briefly explain:

Please provide name and phone number of your Landlord or Social Housing provider, if your application may be considered a priority:

Name: _____ Phone #: _____

5. Present Accommodations (If without accommodation select N/A)

At present, do you:

Rent or Own N/A

Name and contact information of current Landlord:

Amount of monthly rent (if any) \$ _____ Are utilities included? Yes No

Do you or your spouse/partner currently own a home, or have ownership in any home or any real estate?

Yes No If yes, provide information for the property including address or MPAC below:

If a current homeowner, are you unable to reside in the home you currently own?

Yes No If yes, provide reason(s) below:

6. Additional Information

Have you signed an Agreement of Purchase and Sale? Yes No

****If you require OPHI funds for a home purchase, please do not make an offer on a home unless you have received written confirmation that your OPHI Homeownership Application has been approved.****

Are you employed by OAHS or an associated provincial territorial organization? (employees of these organizations will have their applications also reviewed by an independent agency)

Yes No

If yes, please check your employer:

OFIC ONWA MNO OAHS

Please indicate applicant and co-applicant employer(s) name, address and/or other sources of income. This information must be provided.

1.

2.

3.

7. How did you hear about OPHI Homeownership Program?

Please choose all that apply:

- Indigenous media
 Friendship Centre
 ONWA local
 MNO local
 Information Session
 Word of mouth
 OAHS website
 Other _____

8. OAHS Terms

Please initial each section below once you have read the provided information regarding OAHS Programs Terms:

*OAHS will enter into an agreement with each successful Indigenous Household prior to advancing funds and will ensure that the terms of the agreement include a covenant by the Indigenous Household to repay all of the advanced funds to OAHS if the property is sold/transferred/rented by the Indigenous Household within twenty (20) years following the date of purchase. **This agreement will be registered as a Charge/Mortgage against the title to your property until such time as your commitment under the agreement has been fulfilled. This represents our mutual security in the case of default of the terms of the loan***

If successful, funds will be advanced to the solicitor acting for the purchaser to be held in trust pending completion of the sale. No funds will be advanced to any other party. The funds advanced are subject to the trust condition that the funds will be returned to OAHS if the transaction is not completed for any reason. If funds are returned to OAHS, and the applicant wants to re-apply for new funding, the applicant must re-submit their application and meet the eligibility requirements.

All applicants who give personal information to OAHS shall be required to consent to the release of that information to Ministry of Municipal Affairs and Housing (MMAH) in order to comply with the Personal Information Protection and Electronic Documents Act (PIPEDA) and Freedom of Information and Protection of Privacy Act (FIPPA). The information provided on this application will be used for the purpose of determining eligibility and potential successful selection for the OPHI Homeownership program.

OAHS has a first right of refusal on the property. In keeping with our company mandate of providing safe and affordable housing to people in need OAHS will have the first right to purchase your house for the same price as is offered to you by a bona fide purchaser for fair market value, so that we can provide more housing to people in need. Upon a valid 3rd party Fair Market Value offer OAHS has the first right to accept and purchase or waive its right. Further details can be found on our website and on an FAQ sheet.

The undersigned consents to the release of information in this application form and the attached documents if required by law. Any questions regarding the collection or release of this information should be directed to:

OPHI Homeownership Program
 Ontario Aboriginal Housing Services
 500 Bay Street
 Sault Ste. Marie, ON P6A 1X5
 Phone: (866)-391-1061
 Fax: (249)-493-7351

Please view our Privacy Policy on the OAHS website:
http://www.ontarioaboriginalhousing.ca/index.php?option=com_content&view=article&id=133&Itemid=359

Please be advised that completion and submission of the OPHI Homeownership Program Application does not guarantee application approval

9. Applicant Declaration

The undersigned hereby understands, agrees, and declares that:

- the information provided on this request will be used for the purpose of determining preliminary eligibility for the OPHI Homeownership Program.
- a final written confirmation of eligibility for program funds will be issued after all other program requirements are met and prior to any forgivable loan agreement being signed;

I/we consent to the sharing of my/our information with your partners.

I/we, _____, verify that the information I/we have provided in this application is true and accurate to the best of my/our knowledge. I/we acknowledge that knowingly making a false or fraudulent application shall be considered sufficient cause for refusal of my/our application for the OPHI Homeownership Assistance Program. I/we also understand the conditions outlined above. **It is also understood that OAHS reserves the right to reject this application, in whole or in part, at their sole discretion.** I/we have read and understand these conditions.

Before submitting this application, the signature (s) MUST be witnessed & dated using the space provided below:

Primary Applicant Name (required) (please print)	Primary Applicant Signature	Date
---	-----------------------------	------

Co-Applicant Name (if applicable) (please print)	Co-Applicant Signature	Date
---	------------------------	------

Witness Name (required) (please print)	Witness Signature	Date
---	-------------------	------

*Must be over 18 years of age and not residing with applicant

For assistance with this application or questions regarding your submission, please contact:

OPHI Homeownership Program
 Ontario Aboriginal Housing Services
 500 Bay Street,
 Sault Ste. Marie, ON P6A 1X5
 Phone (866) 391-1061 ext. 325 or ext. 332
 Email: ophi@oahssc.ca

APPLICATION CHECKLIST

NOTE: We cannot process your OPHI Homeownership Application if required documentation is missing.

YOU MUST ATTACH PROOF OF ALL SOURCES OF INCOME TO THIS APPLICATION.

The following information must be attached to your completed Assisted Homeownership Application:

<input type="checkbox"/>	Mortgage Pre-qualification	<p>Note: If you do not qualify for a mortgage, you cannot apply for homeownership assistance.</p> <p>Attach verification from a financial institution or lender that you qualify for a mortgage. If you require a mortgage, your bank or mortgage lender can assist you with the mortgage pre-qualification process.</p>
<input type="checkbox"/>	Photo Identification	For applicant(s) to be registered on title attach a photocopy of two pieces of photo ID ; front and back. (e.g. Ontario Driver's License, Status Card, Canadian Passport, Ontario Photo Card, Métis Card, Valid Firearm's Licence, Military ID)
<input type="checkbox"/>	Income	For each Aboriginal Family/Household member over age 18 (excluding children in school full time and non-occupant guarantors), attach copies of 2020 documentation verifying sources and amount of all income (T4's, T5's, and most recent pay stubs, etc.).
<input type="checkbox"/>	Letter from Housing Provider/Landlord	Attach copy of letter from Housing provider or Landlord stating that your rent is paid to date, with no arrears owing. Letter must include your name and current address.
<input type="checkbox"/>	Notice of Assessment	Attach a copy of your Tax Year 2020 Notice of Assessment from Canada Revenue Agency for each applicant and person over the age of 18 in the household (excluding children attending school full time and non-occupant guarantors). If you do not have your Assessment, visit your local office or to go www.cra.gc.ca for more information.
<input type="checkbox"/>	Signatures (Applicants and a witness)	Application must be signed by <u>all</u> applicants and <u>must</u> also include a witness signature. Witness can be any person over age 18 who is not party to this application process and who is not related to the applicant(s).

Please attach the following if applicable:

<input type="checkbox"/>	Letter from Landlord	Letter from your landlord stating he/she is selling the home you are residing at. Date the house is going up for sale should be noted in the letter. A copy of the house listing can be provided if available.
--------------------------	-----------------------------	--

Appendix B: Average Market Value Table

Service Manager Area	Average MLS® Resale Price (2022– Source: CMHC)
City of Brantford (Brantford Region)	\$563,574
City of Cornwall	\$318,945
City of Greater Sudbury	\$357,535
City of Hamilton (Metro Hamilton)	\$684,711
City of Kawartha Lakes	\$564,751
City of Kingston (Kingston and area)	\$498,317
City of London	\$517,387
City of Ottawa	\$586,614
City of Peterborough	\$570,612
City of St. Thomas	\$446,510
City of Stratford	\$512,450
City of Windsor (Windsor-Essex)	\$424,712
County of Bruce	\$478,820
County of Dufferin	\$772,085
County of Grey	\$575,381
County of Hastings	\$407,408
County of Huron	\$472,253
County of Lambton (Sarnia-Lambton)	\$441,001
County of Lanark	\$431,580
County of Lennox & Addington	\$543,696
County of Norfolk	\$519,140
County of Northumberland	\$562,591
County of Oxford	\$525,898
County of Renfrew	\$331,412
County of Simcoe	\$659,866
County of Wellington (Guelph and District)	\$702,319
District Municipality of Muskoka	\$771,159
Municipality of Chatham Kent	\$342,252
Regional Municipality of Waterloo	\$640,386
Regional Municipality of Niagara	\$557,399
United Counties of Leeds & Grenville	\$392,129
United Counties of Prescott & Russell	\$387,594
Algoma DSSAB	\$222,154
Cochrane DSSAB	\$225,228
Kenora DSSAB	\$323,110
Manitoulin-Sudbury DSSAB	\$282,039
Nipissing DSSAB	\$334,534
Parry Sound DSSAB	\$580,915
Rainy River DSSAB	\$231,677
Sault Ste. Marie DSSAB	\$271,408
Thunder Bay DSSAB (City of Thunder Bay)	\$289,111

Timiskaming DSSAB	\$220,907
-------------------	-----------

Source: Real Property Solutions House Price Index, 2020



Ontario Aboriginal Housing Services

500 Bay Street, Sault Ste. Marie, Ontario P6A 1X5

Tel: (705) 256-1876

Fax: (705) 256-2671

Toll Free: 1-866-391-1061

www.OntarioAboriginalHousing.ca

Appendix C: Maximum Household Income Level, 2022*

CMSMs	Income at 60th Percentile*
City of Brantford	\$93,800
City of Cornwall	\$81,800
City of Greater Sudbury	\$99,500
City of Hamilton	\$95,800
City of Kawartha Lakes	\$87,000
City of Kingston	\$94,600
City of London	\$89,600
City of Ottawa	\$116,500
City of Peterborough	\$87,900
City of St. Thomas	\$88,700
City of Stratford	\$93,800
City of Windsor	\$91,900
County of Bruce	\$98,800
County of Dufferin	\$119,200
County of Grey	\$85,100
County of Hastings	\$82,000
County of Huron	\$89,300
County of Lambton	\$97,100
County of Lanark	\$96,900
County of Lennox & Addington	\$92,700
County of Norfolk	\$94,900
County of Northumberland	\$94,100
County of Oxford	\$96,600
County of Renfrew	\$90,400
County of Simcoe**	\$103,200
County of Wellington**	\$109,400
District Municipality of Muskoka	\$91,900
Municipality of Chatham Kent	\$80,100
Regional Municipality of Waterloo**	\$104,800
Regional Municipality of Niagara	\$88,900
United Counties of Leeds & Grenville	\$92,000
United Counties of Prescott & Russell	\$105,900
Algoma DSSAB	\$77,200
Cochrane DSSAB	\$96,600
Kenora DSSAB	\$104,500
Manitoulin-Sudbury DSSAB	\$86,800
Nipissing DSSAB	\$84,000
Parry Sound DSSAB	\$82,500
Rainy River DSSAB	\$90,900
Sault Ste. Marie DSSAB	\$85,800
Thunder Bay DSSAB	\$94,600
Timiskaming DSSAB	\$83,400

* Based on Statistics Canada 2016 Census of Population, indexed to 2021 rounded to nearest hundred