



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 2023 60th (single person) or 70th (2 or more household members) income percentile. Further information on the 60th and 70th 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 page1)? \$ _____

Is it less than the 2023 60th or 70th income percentile (please refer to Appendix C)? Yes No

Please submit the following proof of income (copies) with this request: Tax Year 2023 Notice of Assessment and Notice of Reassessment (if applicable), 2023 T4 slip(s), 2023 T5 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, are you:

Renter or Homeowner First Homebuyer N/A

Name and Contact Information of 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:

OFIFC 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.

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) <i>*Must be over 18 years of age and not residing with applicant</i>	Witness Signature	Date

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. 816
 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 Indigenous Family/Household member over age 18 (excluding children in school full time and non-occupant guarantors), attach copies of 2023 documentation verifying sources and amount of all income (T4's, T5's, and most recent pay stubs, etc.).
<input type="checkbox"/>	Notice of Assessment	Attach a copy of your Tax Year 2023 Notice of Assessment from Canada Revenue Agency for <u>each applicant and person over the age of 18 in the household</u> (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 Landord	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.
<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.

Appendix B: Average Market Value Table

Service Manager Area	Average MLS® Resale Price (2023– Source: CMHC)
City of Brantford (Brantford Region)	\$727,178
City of Cornwall	\$450,805
City of Greater Sudbury	\$459,209
City of Hamilton (Metro Hamilton)	\$867,579
City of Kawartha Lakes	\$733,781
City of Kingston (Kingston and area)	\$636,422
City of London	\$678,966
City of Ottawa	\$720,152
City of Peterborough	\$744,023
City of St. Thomas	\$624,323
City of Stratford	\$669,172
City of Windsor (Windsor-Essex)	\$577,983
County of Bruce	\$658,987
County of Dufferin	\$1,013,197
County of Grey	\$787,577
County of Hastings	\$428,467
County of Huron	\$621,344
County of Lambton (Sarnia-Lambton)	\$581,131
County of Lanark	\$546,749
County of Lennox & Addington	\$521,043
County of Norfolk	\$686,593
County of Northumberland	\$704,282
County of Oxford	\$710,514
County of Renfrew	\$515,532
County of Simcoe	\$1,361,934
County of Wellington (Guelph and District)	\$906,058
District Municipality of Muskoka	\$867,302
Municipality of Chatham Kent	\$448,045
Regional Municipality of Waterloo	\$822,695
Regional Municipality of Niagara	\$1,037,988
United Counties of Leeds & Grenville	\$583,878
United Counties of Prescott & Russell	\$732,022
Algoma DSSAB	\$280,798
Cochrane DSSAB	\$275,504
Kenora DSSAB	\$393,036
Manitoulin-Sudbury DSSAB	\$370,135
Nipissing DSSAB	\$435,225
Parry Sound DSSAB	\$760,583
Rainy River DSSAB	\$253,520
Sault Ste. Marie DSSAB	\$345,613
Thunder Bay DSSAB (City of Thunder Bay)	\$345,106

Timiskaming DSSAB	\$269,125
-------------------	-----------

Source: Real Property Solutions House Price Index

Appendix C: Maximum Household Income Level, 2023*

Service Area	60th Percentile Income (1 household member)	70th Percentile Income (2 or more household members)
City of Brantford	\$102,000	\$121,000
City of Cornwall	\$88,000	\$105,000
City of Greater Sudbury	\$102,000	\$125,000
City of Hamilton	\$103,000	\$124,000
City of Kawartha Lakes + Haliburton	\$95,000	\$114,000
City of Kingston	\$98,000	\$118,000
City of London	\$95,000	\$115,000
City of Ottawa	\$109,000	\$132,000
City of Peterborough	\$95,000	\$114,000
City of St. Thomas	\$97,000	\$115,000
City of Stratford	\$100,000	\$118,000
City of Windsor	\$98,000	\$118,000
County of Bruce	\$105,000	\$130,000
County of Dufferin	\$109,000	\$132,000
County of Grey	\$94,000	\$113,000
County of Hastings	\$90,000	\$107,000
County of Huron	\$93,000	\$112,000
County of Lambton	\$99,000	\$120,000
County of Lanark	\$104,000	\$123,000
County of Lennox & Addington	\$99,000	\$116,000
County of Norfolk	\$101,000	\$120,000
County of Northumberland	\$100,000	\$119,000
County of Oxford	\$102,000	\$120,000
County of Renfrew	\$95,000	\$114,000
County of Simcoe	\$109,000	\$132,000
County of Wellington	\$109,000	\$132,000
District Municipality of Muskoka	\$98,000	\$117,000
Municipality of Chatham Kent	\$86,000	\$104,000
Regional Municipality of Waterloo	\$109,000	\$131,000
Regional Municipality of Niagara	\$95,000	\$113,000
United Counties of Leeds & Grenville	\$97,000	\$116,000
United Counties of Prescott & Russell	\$109,000	\$132,000
Algoma DSSAB	\$81,000	\$99,000
Cochrane DSSAB	\$97,000	\$118,000
Kenora DSSAB	\$106,000	\$127,000
Manitoulin-Sudbury DSSAB	\$89,000	\$107,000
Nipissing DSSAB	\$87,000	\$106,000
Parry Sound DSSAB	\$88,000	\$105,000
Rainy River DSSAB	\$96,000	\$116,000
Sault Ste. Marie DSSAB	\$89,000	\$109,000
Thunder Bay DSSAB	\$96,000	\$116,000
Timiskaming DSSAB	\$88,000	\$110,000