



Your hand-up to affordable homeownership.

### WITHIN REACH APPLICATION

Within Reach works to empower future home buyers by overcoming financial barriers that are preventing them from becoming homeowners. As an extension of the traditional Habitat affordable homeownership program, individuals and families who can afford conventional mortgages but require down payment assistance can now access homeownership through *shared equity mortgages*.

Applicants for Within Reach initiative must be:

- first-time home buyers;
- earning household gross income between \$52,000 and \$120,000;
- pre-qualified for a conventional mortgage of 80% of purchase price;
- residents of the purchased home;
- of family size consistent with suitability requirements applied to traditional Habitat families; and
- willing to partner by completing sweat equity (hours determined by the amount of shared equity second mortgage)

\*\*\*\*\*

Please complete all sections of this application. Any personal information provided or subsequently obtained by Within Reach, as part of the application process, will be kept confidential.

*Please print clearly*

Primary Applicant		
First Name:	Last Name:	<input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Permanent Resident
Address:		
City:	Postal Code:	Home Phone:
Cell Phone:	Email:	
Are you a first-time home buyer?                      Yes <input type="checkbox"/> No <input type="checkbox"/>		

\* A Canadian Citizen is a person who is Canadian by birth or who has received a Canadian Citizenship certificate from Citizenship and Immigration Canada. A Permanent Resident is not a Canadian citizen but has been granted permission to live and work in Canada.



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Co-Applicant		
First Name:	Last Name:	<input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Permanent Resident
Cell Phone:	Email:	
Relationship to primary applicant: <input type="checkbox"/> Married <input type="checkbox"/> Common Law (How long? _____) <input type="checkbox"/> Other (Please specify):		
Are you a first-time home buyer?                      Yes <input type="checkbox"/> No <input type="checkbox"/>		

List your name(s) and the names of all members of your family that live with you:

First Name	Last Name	Date of Birth (DD/MM/YY)	Relationship to Primary Applicant
			Self

**FINANCIAL INFORMATION**

Financial Institution
Name: _____  Pre-Qualified Mortgage Amount: _____  Estimated Down Payment: _____  Estimated Closing Cost: _____  Habitat for Humanity assists successful applicants with down payment assistance in the form of a second mortgage which may exceed 10% of the purchase price subject to the applicant(s) ability to apply savings and/or registered funds. In this regard, the applicant(s) affirm that all such assets will be fully disclosed to Habitat for Humanity.



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**WILLINGNESS TO PARTNER**

**Sweat Equity Hours**

*As a Habitat partner family in our Within Reach program, you and your family must be willing to complete up to a maximum of 100 hours of volunteer service, "Sweat Equity", to Habitat for Humanity Wellington Dufferin Guelph (HfHWDG) within two years of purchase. The total volunteer hours represent the shared equity percentage HfHWDG is providing to you. Your Sweat Equity may include helping with construction, working in the ReStore, assisting in the office, or other approved events and activities. This voluntary service has no associated monetary compensation to you or any member of your family.*

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS.

Please answer Yes or No.                      Applicant \_\_\_\_\_                      Co-Applicant \_\_\_\_\_

**SUPPORTING DOCUMENTATION**

**Letter of Interest**

Please provide a Letter of Interest to declare your intent of purchase and describe any aspects that may strengthen your overall application should competition arise.

**REALTOR INFORMATION**

**Realtor Contact**

Name: \_\_\_\_\_

Tel: \_\_\_\_\_                      Email: \_\_\_\_\_

**Please identify the Home / Cityview Unit of interest: \_\_\_\_\_**



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## AUTHORIZATION AND RELEASE

The undersigned applicant(s) applies/apply to Within Reach to purchase a Habitat Home. By signing below, the applicant(s):

- warrants(s) the information provided on this application to be complete, accurate and true;
- agree(s) to supply additional up-to-date information when requested;
- consent(s) to share financial institute and realtor information; and
- authorize(s) the release of information for the use of processing application only.

The applicants(s) confirm(s) that:

- we are first-time home buyer;
- our household gross income is between \$52,000 and \$120,000;
- we have been pre-qualified for a conventional mortgage of 80% of purchase price;
- we have disclosed all source of down payment information;
- we are the residents of the purchased home; and
- we are willing to partner by contributing volunteer services.

The applicant(s) acknowledge(s) that all information will remain confidential and that the original copy of this application will be retained by Within Reach even if the application is not approved.

**Applicant's Signature:** \_\_\_\_\_

Date (DD/MM/YYYY): \_\_\_\_\_

**Co-Applicant's Signature:** \_\_\_\_\_

Date: (DD/MM/YYYY): \_\_\_\_\_

Please return the completed application and requested information to:

**Within Reach**  
100B – 104 Dawson Road  
Guelph, ON N1H 1A6  
tel: 519-767-9752, ext. 25 / 34  
email: [connect@withinreachwdg.ca](mailto:connect@withinreachwdg.ca)