



Home Ownership and Repair Programs Application Form

410-H Jarvis Street
Whitehorse, Yukon
Y1A 2H5

Phone: 867.667.5759

Fax: 867.667.3664

Toll free: 1.800.661.0408 ext. 5759

Email: ykhouse@gov.yk.ca



Yukon Housing Corporation's programs and services...

the key to saving energy and money

www.housing.yk.ca



Home Ownership and Repair Programs Application Form



General information

Applicant

mr. mrs. ms.

Name (last) (first) Date of birth (year | mth | day) SIN*

Co-applicant

mr. mrs. ms.

Name (last) (first) Date of birth (year | mth | day) SIN*

* Please be advised that providing your social insurance number is not required, however it could improve the processing of your loan application.

Who should we contact to discuss your application? applicant co-applicant

Daytime contact number Email

Mailing address

City Postal code

Physical location of property (if different from above)

Home phone How long at present address? In the Yukon?

First Nation Ancestry? (optional) yes no If yes, please identify

Will your home require accommodations for someone with special needs? If yes, please indicate

Additional household members (not mentioned above)

Name (last/first)	Relationship to applicant	Birth date (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



Home Ownership and Repair Programs Application Form



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>	35,000/yr	21,000/yr	
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) 2002 vehicle</i>	ABC bank	12,000	4,000	350

Current housing costs

Mortgage payment \$ monthly semi-monthly bi-weekly weekly

Gross property taxes \$ Are property taxes included in mortgage payment? yes no

Current mortgage balance \$ Estimated value of dwelling \$

Stall payment \$ /month Condo fee \$ /month

Annual heating cost \$

Please Note: Proof of valid property insurance is required prior to any formal approval with most YHC programs



Home Ownership and Repair Programs Application Form



Housing options

- repair existing home
- buy an existing home
- buy an existing green/accommodating home
- purchase mobile on titled land
- Other:
- build rental suite or upgrade existing one*
- have a contractor build a home for you
- build your own home/green/accommodating
- home completion (outside Whitehorse only)

*Note: In the event that the premises contain a rental suite(s) the suite(s) must meet the current Municipal, Territorial and/or National Building Standards or be decommissioned.

Please explain:

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?

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

Checklist

Please ensure the following information is completed in order for us to accurately assess your application and housing options.

All applicants

- Program application form (please ensure that it is signed by all applicants)
- Verification of income form (you must have your employer complete this form) (if you are self employed, see below)
- Copy of your previous year's income tax return (you only need to submit the page showing your gross income)
- Notice of assessment from Canada Revenue Agency

Owner of home on titled property

- Copy of your Certificate of Title (available at Land Titles office)
- Ensure all those listed on Title have signed application

Owner of mobile home on rented/leased property

- Copy of Bill of Sale
- Copy of Chattel Mortgage if applicable

Self employed applicants

- Previous 2 fiscal years of signed financial statements
- Previous 2 years of personal Income Tax Returns

Dwelling Assessment

Purpose:

- Yukon Housing Corporation (YHC) assessments are conducted solely for the purpose of assessing the homeowner's application for funding under YHC specific lending programs. The assessment will identify the category of eligible repairs.

Limitations:

- YHC dwelling assessments are limited to a visual inspection of readily accessible and unconcealed features and areas of the dwelling only. Assessors will not disassemble or remove objects to gain access.
- The assessment is not a compliance inspection with respect to government building standards, building codes, regulations or bylaws, or any other applicable laws or regulations.
- The assessment is not a guarantee or warranty that the condition of the dwelling meets any applicable standards (or will if the suggested repairs are completed).
- The assessment is not intended to replace or duplicate the services of private home inspection services or government building inspectors.
- For detailed analysis of your dwelling components, systems or conditions, the services of an industry certified professional is highly recommended.



Home Ownership and Repair Programs Application Form



Limitations of Liability

Under no circumstances will YHC, its officers, employees, or agents be liable for dwelling component or system failures subsequent to the date of YHC's assessment of them. 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

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 understanding 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 repair work.

I/We understand that all repair items identified as mandatory must be addressed as a loan condition.

Applicant:

Date:

Co-applicant:

Date:

* This information is collected under the authority of the Housing Corporation Act for the purpose of determining eligibility and may be used for statistical purposes. For further information regarding collection of information, please contact Yukon Housing Corporation, Box 2703, Whitehorse, Yukon Y1A 2C6 (867-667-5759).