



## VITAL HOMES MATCHING DOWN DEPOSIT PROGRAM

The primary purpose of the Matching Down Deposit Program (MDDP) is to assist Vital Homes homeowners and those on the Vital Homes homeownership waitlist to acquire a market or Vital Homes property under a homeownership tenure in Canmore. The property approved applicants are acquiring must be their first market or Vital Homes property on which they have been on Title.

### 1. GENERAL INFORMATION

Number of Applicants: Adults (18+) \_\_\_\_\_

APPLICANT 1	APPLICANT 2
<b>2. CONTACT INFORMATION</b>	
Legal Name:	Legal Name:
Phone:	Phone:
Email:	Email:
Current Address:	Current Address:

### 3. AGE & LEGAL STATUS IN CANADA

All applicants on title must be of Alberta legal age (18 years) and must be a Canadian Citizen or Permanent Resident. Each applicant must provide a minimum of two (2) original pieces of identification, one with photo and one confirming status in Canada INCLUDING MARITAL STATUS. Identification will be photocopied and returned to the applicant at the time the application is submitted.

Birthdate DD / MM / YY	Birthdate DD / MM / YY
<input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Permanent Resident	<input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Permanent Resident
<b>Provide two (2) pieces of ID, one with photo:</b>	<b>Provide two (2) pieces of ID, one with photo:</b>
<input type="checkbox"/> Canadian Birth Cert. <input type="checkbox"/> Permanent Residency Card	<input type="checkbox"/> Canadian Birth Cert. <input type="checkbox"/> Permanent Residency Card
<input type="checkbox"/> Canadian Passport <input type="checkbox"/> Canadian Citizenship Card	<input type="checkbox"/> Canadian Passport <input type="checkbox"/> Canadian Citizenship Card
and/or:	and/or:
<input type="checkbox"/> AB Operator's License <input type="checkbox"/> Other: _____	<input type="checkbox"/> AB Operator's License <input type="checkbox"/> Other: _____
<input type="checkbox"/> AB Identification Card	<input type="checkbox"/> AB Identification Card

### 4. CANMORE EMPLOYMENT & RESIDENCY

At least one applicant must meet **ONE** of three Canmore Employment and Residency categories below:

**1. Canmore Permanent Employment:** Currently work at least 30 hours per week in permanent employment with a licensed Canmore business for at least 6 months. *Complete Section 4A only.*

**2. Canmore Employment and Residency:** Currently live in Canmore and shall have lived in Canmore for at least 12 months prior to possession of a Vital Homes home **AND** be one of the following:

- i. employee working in Canmore for a licensed Canmore business at least 20 hours per week for at least 6 months; or
- ii. self-employed person with a Canmore business license or recognized equivalent performing services for the business for at least 6 months; or
- iii. retiree with at least 60 months of Canmore work experience within the 10 years prior to retirement.

*Complete Sections 4B and 4C.*

**3. Canmore Long-term Resident:** Currently live in Canmore and shall have lived in Canmore for at least 60 months prior to taking possession of a Vital Homes home. The residency requirement may be fulfilled through cumulative or consecutive months within the last 10 years. *Complete Section 4C only.*

You may apply at any time, but must meet the timeline criteria for residency and/or employment prior to taking possession of a Vital Homes home.

*If additional space is required to report employers, residences, or landlords, please include an extra page. If unable to provide documentation requested, please contact CCHC for acceptable alternatives.*

APPLICANT 1	APPLICANT 2
<b>4A. CANMORE PERMANENT EMPLOYMENT</b>	
<input type="checkbox"/> Full-time Permanent Employee (30+ hours/week)	<input type="checkbox"/> Full-time Permanent Employee (30+ hours/week)
Business Name:	Business Name:
Contact Name:	Contact Name:
Contact Position:	Contact Position:
Phone:	Phone:
Starting Date: DD / MM / YY Hours/Week:	Starting Date: DD / MM / YY Hours/Week:
Proof of Employment: <input type="checkbox"/> Employment Contract or Letter AND <input type="checkbox"/> Three Most Recent Payslips	Proof of Employment: <input type="checkbox"/> Employment Contract or Letter AND <input type="checkbox"/> Three Most Recent Payslips

*Go to Section 5: Net Assets*

<b>4B. CANMORE OTHER EMPLOYMENT</b>	
<input type="checkbox"/> Part-time Permanent or Non-Permanent Employee (20+ hours/week)	<input type="checkbox"/> Part-time Permanent or Non-Permanent Employee (20+ hours/week)
Proof of Employment: <input type="checkbox"/> Three Most Recent Payslips	Proof of Employment: <input type="checkbox"/> Three Most Recent Payslips
Business Name:	Business Name:
Contact Name:	Contact Name:
Contact Position:	Contact Position:
Phone:	Phone:
Starting Date: DD / MM / YY Hours/Week:	Starting Date: DD / MM / YY Hours/Week:
or	
<input type="checkbox"/> Self-employed	<input type="checkbox"/> Self-employed
Proof of Employment: <input type="checkbox"/> Canmore Business License AND <input type="checkbox"/> Proof of Business Ownership	Proof of Employment: <input type="checkbox"/> Canmore Business License AND <input type="checkbox"/> Proof of Business Ownership
or	
<input type="checkbox"/> Retiree	<input type="checkbox"/> Retiree
Proof of Employment: <input type="checkbox"/> Letter from previous Canmore employer or <input type="checkbox"/> Five (5) years of T4 Statements of Remuneration paid from a Canmore Employer	Proof of Employment: <input type="checkbox"/> Letter from previous Canmore employer or <input type="checkbox"/> Five (5) years of T4 Statements of Remuneration paid from a Canmore Employer

*Go to Section 4C: Residency*

<b>4C. CANMORE RESIDENCY</b>																																	
<input type="checkbox"/> Proof of current residency	<input type="checkbox"/> Proof of current residency																																
AND																																	
<input type="checkbox"/> Canmore Employment and Residency: 12 months of Canmore residency information required.	<input type="checkbox"/> Canmore Employment and Residency: 12 months of Canmore residency information required.																																
<input type="checkbox"/> Canmore Long-term Resident: 60 months of Canmore residency information required.	<input type="checkbox"/> Canmore Long-term Resident: 60 months of Canmore residency information required.																																
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For each address, please provide the following proof of residency:																																	
<input type="checkbox"/> For tenants, a rental lease agreement for the tenancy Period	<input type="checkbox"/> For tenants, a rental lease agreement for the tenancy Period																																
<input type="checkbox"/> For tenants, contact information for each landlord	<input type="checkbox"/> For tenants, contact information for each landlord																																
1.Landlord Name:	1.Landlord Name:																																
Phone:	Phone:																																
2.Landlord Name:	2.Landlord Name:																																
Phone:	Phone:																																
or																																	
<input type="checkbox"/> For owners, a Property Tax Assessment notice for each year of residency	<input type="checkbox"/> For owners, a Property Tax Assessment notice for each year of residency																																

**5. NET HOUSEHOLD ASSETS**

For current Vital Homes homeowners no income and asset limits apply. For others, combined net household assets should not exceed \$136,650, excluding RRSP, RESP, RRIF, and Pension Plans and one vehicle. *Supporting documents for all listed assets and liabilities must be submitted with application.*

**5A. ASSETS**

Cash and Investments	Type of Account	Financial Institution	Account #	Current Balance/Value	
<b>Cash in Bank</b> <i>Please provide bank statement or account snapshot.</i>	<input type="checkbox"/> Chequing			\$ _____	
	<input type="checkbox"/> Savings			\$ _____	
	<input type="checkbox"/> TFSA			\$ _____	
	<input type="checkbox"/> Other			\$ _____	
<b>Investments</b> <i>Please provide investment statement or snapshot.</i>	<input type="checkbox"/> GIC			\$ _____	
	<input type="checkbox"/> Investment			\$ _____	
	<input type="checkbox"/> Stocks / Bonds			\$ _____	
	<input type="checkbox"/> RRSP			\$ _____	
<b>Real Estate</b>	<b>Civic Address of Property</b>			<b>Tax Assessed Value</b>	
<i>Please provide a copy of the most recent property tax assessment.</i>				\$ _____	
<b>Automobile/Personal Vehicles</b>	<b>Year</b>	<b>Make</b>	<b>Model</b>	<b>Kilometres</b>	<b>Estimated Value</b>
<i>Please provide a copy of the owner registration.</i>					\$ _____
					\$ _____
<b>Other Assets</b>					
Down Payment Sources (not listed above)	<input type="checkbox"/> Gift / Loan			\$ _____	
	<input type="checkbox"/> Other			\$ _____	
Personal Items Appraised at Over \$5000	Description: _____			\$ _____	
	_____			\$ _____	
<b>TOTAL ASSETS (5A)</b>				\$ _____	

**5B. LIABILITIES**

Liabilities	Type / Institution	Account #	Current Balance
<b>Credit Cards / Lines of Credit</b> <i>Please provide bank statement or account snapshot.</i>	<input type="checkbox"/> _____	_____	\$ _____
	<input type="checkbox"/> _____	_____	\$ _____
	<input type="checkbox"/> _____	_____	\$ _____
	<input type="checkbox"/> _____	_____	\$ _____
<b>Loans / Lease Agreements</b> <i>Please provide loan statement or snapshot.</i>	<input type="checkbox"/> _____	_____	\$ _____
	<input type="checkbox"/> _____	_____	\$ _____
Other Debt	<input type="checkbox"/> _____	_____	\$ _____
	<input type="checkbox"/> _____	_____	\$ _____
<b>Real Estate Mortgage</b> <i>Please provide loan statement.</i>	Lending Institution: Contact Name: Contact Number:		\$ _____
<b>TOTAL LIABILITIES (5B)</b>			\$ _____

<b>TOTAL ASSETS (5A) – TOTAL LIABILITIES (5B) = NET ASSETS</b>	\$ _____
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APPLICANT 1	APPLICANT 2
<b>6. INCOME</b>	
Maximum allowable gross annual household income is \$140,400 based on the most recent year's Tax Notice of Assessment from the Canada Revenue Agency (see Line 150).	
Gross Annual Income: \$ _____	Gross Annual Income: \$ _____
<b>Combined Gross Household Income: \$ _____</b>	
<b>Proof of Income:</b> <input type="checkbox"/> Canada Revenue Agency Tax Notice of Assessment 20__	<b>Proof of Income:</b> <input type="checkbox"/> Canada Revenue Agency Tax Notice of Assessment 20__

<b>7. FOIP NOTIFICATION</b>
The personal information you provide on this form is being collected under the authority of Section 33(c) of <b>Alberta's Freedom of Information and Protection of Privacy Act</b> . This information will be used by Canmore Community Housing to determine eligibility for and to administer the Vital Homes Housing program in Canmore. The privacy provisions of the Freedom of Information and Protection of Privacy Act protect your personal information. If you have any questions about the collection of this information please contact CCH's FOIP Coordinator at 203, 600A 9 <sup>th</sup> Street, Canmore, AB, T1W 2T2.

<b>8. AUTHORIZATION</b>	
I/We agree and give consent to CCH or their authorized agent to: <ul style="list-style-type: none"> <li>• contact my past and present employers to verify employment information;</li> <li>• contact my past and present landlords to verify residency;</li> <li>• request a written credit report on my behalf, and</li> <li>• use information from my application as part of a demographic profile of Vital Homes applicants.</li> </ul>	
Signature:	Signature:
Date:	Date: