

## Eligibility Criteria at a Glance

1. Are you a Canadian Citizen or Permanent Resident?
2. Does one of the following three employment/residency categories apply to your circumstances?

**Canmore Permanent Employee:** working or contracted to work a minimum average of 30 hours per week in Canmore for a Canmore licensed business for a minimum of six months.

**Canmore Employment & Residency:** a Canmore resident for the past year AND currently employed (20+ hrs/week) OR self-employed in Canmore for at least six months OR a retiree with at least five years of Canmore work experience in the 10 years prior to retirement.

**Long Term Canmore Resident:** Long-term Canmore resident, currently residing in Canmore and have been a resident for at least five cumulative years within the last 10 years.

3. Was your gross household income \$141,481 or less in the previous tax year as reported on Line 15000 of your CRA Tax Notice of Assessment?
4. Excluding registered retirement and education savings plans, registered retirement income fund, pension plans and the value of one vehicle (lesser value of multiple vehicles), are your net household assets less than \$137,702?

If you answered "yes" to each of the questions above, then you likely meet the eligibility criteria to purchase PAH, pending availability of homes and your ability to qualify for mortgage financing.

Contact our office with questions or to submit your application.

403.609.9983 | [own@canmorehousing.ca](mailto:own@canmorehousing.ca) | [www.canmorehousing.ca](http://www.canmorehousing.ca)

# Document Checklist

Please use the checklist below to ensure all your documents are in order. All applications must include the items listed below the heading "All Applicants". Depending on what category you qualify under, please refer to the applicable section for the additional documents required for your application submission.

## All Applicants

- Application completed in full
- 2 Pieces of ID (one with photo and one confirming legal status in Canada)
- 2019 Tax Notice of Assessment (must show line 15000)
- All supporting Asset documents (i.e.: statements or snapshots of bank accounts, investments, property tax assessments, vehicle registration, sources of down payment and others valuables)
- All supporting Liability documents (i.e.: statements or snapshots of credit card accounts, loans, leases, mortgages and other debts)
- Mortgage pre-qualification letter from lender

## Canmore Permanent Employment

- Letter of Employment or Employment Contract
- 3 Most recent payslips

## Canmore Employment and Residency

### Employee

- Letter of Employment or Employment Contract
- 3 Most recent payslips

**OR**

### Self Employed

- Business License
- Proof of Business Ownership
- Letter outlining your weekly hours spent working for the business

**OR**

### Retiree

- Proof of current Canmore Residency (Lease & Landlord Contact or Property Tax Assessment)
- Proof of past Canmore Residency (Lease & Landlord Contact or Property Tax Assessment)
- 3 years of T4 statements from a Canmore employer or Record of Employment (ROE) supporting 3 years of employment in Canmore.

## Canmore Long Term Resident

- Proof of current Canmore Residency (Lease & Landlord Contact or Property Tax Assessment)
- Proof of past Canmore Residency (Lease & Landlord Contact or Property Tax Assessment)

*Note: Please contact CCH for acceptable alternatives should any of the above documents not be available.*

## **Steps to apply for the Vital Homes Own Program:**

### **1. Attend a Vital Homes Ownership Information Session.**

CCH typically provides Ownership Information Sessions on the first Wednesday of every month from 12:10 p.m. to 12:50 p.m. at the CCH Office (600A 9th Street - above Parent Link / Canmore Seniors Drop-In Centre). Due to Covid19, these sessions are currently being held by Zoom. Please check the CCH homepage for the next session date, time, and location.

### **2. Speak with a lender and request a mortgage pre-qualification letter.**

CCH can provide you with a list of banks and mortgage brokers familiar with the Vital Homes Program. Talking to a lender will help you determine if you are financially ready to buy a home and what you need to do to achieve your homeownership goals. CCH encourages anyone looking to buy now or in the future to apply now to “Get on the List!”

### **3. Complete the application form and gather your documents.**

Every adult to be registered on title as owner must complete and sign the application form. Use a second form if more than two adults are applying. The eligibility criteria and supporting documentation required to apply are specified in each section of the application as well as on the Document Checklist. If your circumstances are unusual or if you are unsure about a particular section of the form, please call our office and we will be pleased to assist you. We recommend that you contact us with any questions in advance of submitting your application so if additional documentation is required, you have time to obtain it; incomplete applications will not be accepted.

### **4. Reach out to CCH to submit your application.**

During the COVID-19 Pandemic in order to best respect social protocols in place, CCH is accepting applications electronically. Please submit all of your documentation to [own@canmorehousing.ca](mailto:own@canmorehousing.ca). Once your application has been received, the Own Administrator will be in contact with you to book an in person Zoom meeting to complete the application process. If you are unable to submit an application electronically please contact Erik Butenschon, Manager of Housing Programs at 403-609-9983 ext. 102, to make other arrangements.

### **5. Get on the List!**

CCH reviews all completed applications and verifies the information. Once you have been approved, CCH provides you with an approval letter and places you on the Vital Homes Own Waitlist. We will contact you when Vital Homes units become available for purchase.

**CANMORE COMMUNITY HOUSING**

T: 403.609.9983

E: [own@canmorehousing.ca](mailto:own@canmorehousing.ca) | W: [www.canmorehousing.ca](http://www.canmorehousing.ca)

The lenders and lawyers below can provide you with independent advice for purchasing or selling a Vital Homes home. CCH does not act as an agent on your behalf in this process.

<b>Lenders / Brokers for all CCH Vital Homes Properties: (listed in alphabetical order)</b>			
<b>Advanced Mortgage &amp; Lending Solutions</b>	Ian Watt Scott Thomson Trevor Yerema	(403) 828-3026 (403) 700-3495 (403) 466-6654	<a href="mailto:ian.watt@advancedmls.ca">ian.watt@advancedmls.ca</a> <a href="mailto:scott.thomson@advancedmls.ca">scott.thomson@advancedmls.ca</a> <a href="mailto:trevor.yerema@advancedmls.ca">trevor.yerema@advancedmls.ca</a>
<b>ATB Financial</b>	Heather Fleger Lisa Palmer	(403) 609-6116 (403) 609-6440	<a href="mailto:hfleger@atb.com">hfleger@atb.com</a> <a href="mailto:lpalmer@atb.com">lpalmer@atb.com</a>
<b>Bow Valley Credit Union</b>	Gord Smith Marla Schlachter Valerie Kriston	(403) 678-5549 (403) 678-5549 (403) 678-5549	<a href="mailto:gsmith@bowvalleycu.com">gsmith@bowvalleycu.com</a> <a href="mailto:mschlachter@bowvalleycu.com">mschlachter@bowvalleycu.com</a> <a href="mailto:vkriston@bowvalleycu.com">vkriston@bowvalleycu.com</a>
<b>Canmore Broker</b>	Shannon Hendrikse	(403) 707-7485	<a href="mailto:shannon@camorebroker.com">shannon@camorebroker.com</a>
<b>Canmore Mortgage Solutions</b>	Trisha Isaac	(403) 609-0155	<a href="mailto:trisha@trishaisaac.com">trisha@trishaisaac.com</a>
<b>CML Mortgages</b>	Garth Lyon	(403) 678-9988	<a href="mailto:garth.lyon@cmlmortgages.com">garth.lyon@cmlmortgages.com</a>
<b>Jencor Mortgage Corporation</b>	Miwa Wenninger	1-877-245-3636	<a href="mailto:miwa@jencormortgage.com">miwa@jencormortgage.com</a>
<b>MortgageLine</b>	Greg Foss	(403) 352-4183	<a href="mailto:greg@mymortgageline.ca">greg@mymortgageline.ca</a>

<b>Lenders / Brokers for CCH Vital Homes at Hawks Bend and Spring Creek Only: (listed in alphabetical order)</b>			
<b>Bank of Montreal</b>	Gavin McCaffrey Angela Baker	(403) 609-6040 (587) 896-7033	<a href="mailto:gavin.mccaffrey@bmo.com">gavin.mccaffrey@bmo.com</a> <a href="mailto:Angela.Baker@bmo.com">Angela.Baker@bmo.com</a>
<b>CIBC</b>	Kim Boucher	(403) 609-6200	<a href="mailto:Kim.Boucher@cibc.com">Kim.Boucher@cibc.com</a>
<b>Scotiabank</b>	Tania Dube	(587) 229-4102	<a href="mailto:tania.dube@scotiabank.com">tania.dube@scotiabank.com</a>

<b>Lenders / Brokers for CCH Vital Homes at Hawks Bend Only:</b>			
<b>Royal Bank of Canada</b>	Salimah Nanji	(403) 701-5798	<a href="mailto:salimah.nanji@rbc.com">salimah.nanji@rbc.com</a>

<b>Lawyers: (listed in alphabetical order)</b>			
<b>Conner Law</b>	Kyla Conner Adam Driedzic	(403) 678-9894 (403) 678-9894	<a href="mailto:kyla@connerlaw.ca">kyla@connerlaw.ca</a> <a href="mailto:adam@connerlaw.ca">adam@connerlaw.ca</a>
<b>Grover Froese Law Office</b>	Lisa Grover Rod Froese	(403) 678-4225 (403) 678-4225	<a href="mailto:lisa@groverfroese.ca">lisa@groverfroese.ca</a> <a href="mailto:rod@groverfroese.ca">rod@groverfroese.ca</a>
<b>Perren Blackett Law</b>	Don Blackett Janet Nystedt Peter Perren Sarah Phillips	(403) 678-0708 (403) 678-0708 (403) 678-6988 (403) 678-0708	<a href="mailto:don@perrenblackett.com">don@perrenblackett.com</a> <a href="mailto:janet@perrenblackett.com">janet@perrenblackett.com</a> <a href="mailto:peter@perrenblackett.com">peter@perrenblackett.com</a> <a href="mailto:sarah@perrenblackett.com">sarah@perrenblackett.com</a>
<b>Tannis Naylor Professional Corp.</b>	Tannis Naylor	(403) 678-5777	<a href="mailto:t_naylor@telus.net">t_naylor@telus.net</a>

**1. GENERAL INFORMATION**

<b>Number of Residents</b>			
<i>Please note all adults (18 years and over) and children (infants to 17 years) who will be living in the household.</i>			
Adults	_____	Children	_____ Pets _____
<b>Every adult in the applicant household who plans to be registered as an owner must complete an application form.</b>			
<b>Preferred Size(s)</b>	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
<i>Please check all sizes that apply.</i>	Bedroom	Bedroom	Bedroom
<b>Preferred Location or Vital Homes Development (if known):</b>			
<b>Have you attended an Information Session?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

<b>APPLICANT 1</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Common-Law <input type="checkbox"/> Divorced Please indicate your marital status as reported on your most recent Income Tax and Benefit Return	<b>APPLICANT 2</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Common-Law <input type="checkbox"/> Divorced Please indicate your marital status as reported on your most recent Income Tax and Benefit Return
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**2. CONTACT INFORMATION**

Legal Name:	Legal Name:
<b>Phone</b> Home:	<b>Phone</b> Home:
Cell:	Cell:
<b>Email:</b>	<b>Email:</b>
Street Address:	Street Address:
Mailing Address: <input type="checkbox"/> Same	Mailing Address: <input type="checkbox"/> Same

**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. 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:
  - employee working in Canmore for a licensed Canmore business at least 20 hours per week for at least 6 months; or
  - self-employed person with a Canmore business license or recognized equivalent performing services for the business for at least 6 months; or
  - 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 CCH 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 <input type="checkbox"/> Proof of Business Ownership <input type="checkbox"/> Statement of hours	Proof of Employment: <input type="checkbox"/> Canmore Business License <input type="checkbox"/> Proof of Business Ownership <input type="checkbox"/> Statement of hours
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	<input type="checkbox"/> For owners, a Property Tax Assessment notice for each year																																

**5. NET HOUSEHOLD ASSETS**

Combined Net Household Assets should not exceed \$137,702, excluding RRSP, RESP, RRIF, and Pension Plans and one vehicle (the lower value vehicle if more than one is owned).

**All adults living in the household must include all personal assets and liabilities in the Net Asset calculation.**

*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> (non-RRSP/RESP only) <i>Please provide investment statement or snapshot.</i>	<input type="checkbox"/> GIC			\$ _____	
	<input type="checkbox"/> Investment			\$ _____	
	<input type="checkbox"/> Stocks / Bonds			\$ _____	
	<input type="checkbox"/> Other			\$ _____	
<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"/> _____	_____	\$ _____
<b>Other Debt</b>	<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 \$141,481 based on the most recent year's Tax Notice of Assessment from the Canada Revenue Agency (see Line 15000). <b>All adults living in the household must include their income as reported on line 15000 of the most recent Tax Notice of Assessment.</b>	
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. MORTGAGE PRE-QUALIFICATION LETTER</b>		
Applicants must show proof of mortgage pre-qualification. There is no minimum mortgage amount required to meet this criterion.		
<input type="checkbox"/> Mortgage Pre-qualification Letter	Mort Approval / Purchase Amnt: \$ _____	Deposit Required: \$ _____

<b>8. 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>9. 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: _____



Canada's Anti-Spam Legislation (CASL) requires consent to:

1. A requirement of participating in Canmore Community Housing's (CCH's) Vital Housing programs is to receive electronic communications from CCH on matters relating to your application and participation in our Vital Housing Programs.

I/We agree with the above noted condition of participating in CCH's housing programs and thereby give consent to CCH to communicate with me/us electronically with respect to my application and participation in its Vital Housing Programs while on a list, as a tenant, or as an owner, as outlined above.

- AGREE
- DISAGREE

2. CCH also provides general updates on CCH and its programs electronically. Receiving these updates is not a requirement of participating in our programs, but if you would like to receive these updates, please opt-in below. Note that you will be able to opt-out at any time.

- OPT-IN
- OPT-OUT

EMAIL: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRINT NAME: \_\_\_\_\_

PRINT NAME: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

DATE: \_\_\_\_\_

**OFFICE USE ONLY**

RNT# \_\_\_\_\_ OWN#: \_\_\_\_\_

DL: \_\_\_\_\_

\_\_\_\_\_

**CANMORE COMMUNITY HOUSING**

T: 403.609.9983

E: rent@canmorehousing.ca

E: own@canmorehousing.ca

W: www.canmorehousing.ca