

Affordable Home Ownership Program Application Form

Are you eligible to apply?

Please read the Program Guideline for the Affordable Home Ownership Program for detailed information about this program.

How to submit your application?

Applications can be dropped off, mailed or emailed to:

County of Oxford, Human Services Department
Attention: Affordable Home Ownership Program
21 Reeve Street
Woodstock, ON
N4S 7Y3

Email: humanservices@oxfordcounty.ca

Submission Checklist

Note: We cannot process your application unless all of the following documents are submitted.

_____ **Mortgage Pre-qualification Letter:** Please include a letter from your bank or a mortgage lender that indicates you qualify for a mortgage.

_____ **Status in Canada:** For each home owner, attach copies of birth certificate, citizenship document, Native Status card, permanent resident card, record of landing, convention refugee documentation, and/or refugee claimant form.

_____ **Photo Identification (ID):** For each home owner, attach a photocopy of one piece of photo ID (e.g. driver's licence, passport).

_____ **Proof of Living in the County:** Attach copies of your rent receipts, utility bills, etc. for the last 6 months or a copy of your lease for your current rental in the County of Oxford.

_____ **Bank Verification Form (Appendix B) & Bank Statements:** For each household member 16 years of age or older (excluding dependent full-time students living at home), provide details regarding sources and amount of all assets. The Bank Verification form must be completed and signed by any bank, trust company or credit union where you have an account, and 6 months worth of recent bank statements shall be provided for each applicant.

_____ **Employment Verification:** For each household member 16 years of age or older (excluding dependent full-time students living at home), please attach a letter from your employer verifying your income and length of employment.

_____ **Income and Assets (see Appendix A):** For each household member 16 years of age or older (excluding dependent full-time students living at home), attach copies verifying sources and amount of all income, as well as information about your assets. Total value of household assets must be less than \$20,000 (Section 5 in application form).

_____ **Notice of Assessment:** For each household member 16 years of age or older (excluding dependent full-time students living at home), attach a copy of your most recent Notice of Assessment from Canada Revenue Agency.

_____ **Arrears (if applicable):** If you have previously lived in Community (subsidized) Housing and owe money to the landlord, attach a copy of the repayment plan.

_____ **Agreement of Purchase and Sale (if available):** You must enter into an Agreement of Purchase and Sale within 90 days from the date of the Conditional Letter of Commitment and submit a copy to the County upon signing. Funds are then made available to your lawyer for closing.

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Note: Prior to completing this Affordable Home Ownership Program Application, you must ensure the required supporting documentation is included with your submission.

1. Applicant(s)

First Name: _____ Last Name: _____

Address: _____ Unit/Apt.: _____

City/Province: _____ Postal Code: _____

Phone: _____ Email Address: _____

Date of Birth: _____ *(attach photo identification)*

Status in Canada: _____ *(attach proof)*

First Name: _____ Last Name: _____

Address: _____ Unit/Apt.: _____

City/Province: _____ Postal Code: _____

Phone: _____ Email Address: _____

Date of Birth: _____ *(attach photo identification)*

Status in Canada: _____ *(attach proof)*

2. Program Eligibility

	Applicant		Co-applicant	
1. Do you currently rent in the County? Copy of rent receipt(s) must be attached	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Do you own or have an interest in a property (in Canada or in another country)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Do you owe rental, housing charge arrears or damages to any other housing program?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4. Is your total household income less than \$92,700?	Yes <input type="checkbox"/>		No <input type="checkbox"/>	

5. Is the proposed purchase price of the home less than 425,000?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6. Is the value of total household assets less than \$20,000?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7. Can you pre-qualify for a mortgage? Proof from a financial institution is required	Yes <input type="checkbox"/>	No <input type="checkbox"/>

3. Household Details

What is your total current monthly rent? _____

Do you currently reside in community (subsidized) housing? Yes No

Are you currently on the County of Oxford's waiting list for Community Housing? Yes No

4. Household Income

Please include all income (before taxes and deductions) from all members of your household who are eighteen years of age and over, who are residing at home. ***Please see Appendix A for the types of income to include and acceptable supporting documentation.***

	Gross Monthly Income	Type(s) of income (please use additional pages if necessary)
Applicant	\$	
Co-applicant	\$	
Child 1	\$	
Child 2	\$	
Child 3*	\$	
Total Monthly Income	\$	

**Please attach a list if more than three adults 18 years of age are working, and living at home.*

5. Household Assets

List all assets you own as well as all persons who will be living in the home. ***Please see Appendix A for the types of assets to include and acceptable supporting documentation.*** Please use additional pages if necessary.

Name of Applicant	Type of Asset(s)	Value (\$)

6. Applicant Details

Please check the Client Type that applies to your household:

- Family (with dependents)
- Single/Couple (with no dependents)
- Senior Citizen
- Aboriginal (i.e. Metis, Inuit, Status Indian or Non-status Indian)
- Disabled

7. Applicant(s) Declaration

As the applicant(s), I/we hereby declare and certify that the above information is complete, accurate, and true. I/we understand that this is an application for a down payment loan under the Canada-Ontario New Affordable Housing Program: Home Ownership Component, the purpose of which is to allow the County to determine if the undersigned is/are eligible for this loan. Final confirmation of eligibility may be required prior to the loan being made.

This application and all schedules and attachments are subject to the Municipal Freedom of Information and Protection of Privacy Act (referred to as “MFIPPA”). Any information collected by the County pursuant to this application is subject to the rights and safeguards provided for in MFIPPA. Personal information contained in this form is collected by the County for the purpose of determining eligibility for assistance under the Affordable Home Ownership Program.

In the event of false or misleading information, the County of Oxford has the right to disqualify the applicant(s) at any time throughout the application process.

I/we have read, understood and agree to the terms and conditions noted above.

Homeowner Name (please print): _____

Signature: _____ Date: _____

Homeowner Name (please print): _____

Signature: _____ Date: _____