



COUNTY OF DUFFERIN
Housing Services

Homeownership Program Application Package

The County of Dufferin Homeownership Program is designed to provide moderate income individuals and families with an interest free down payment assistance loan to help them in purchasing their own home.

In this package you will find:

- Homeownership Criteria Sheet
- Mortgage Approval Form
- Homeownership Application Form

The following process should be followed by applicants to qualify for the program:

- Review the Homeownership Criteria Sheet to ensure you meet the eligibility requirements.
- The financial institution where you will be obtaining your mortgage must complete the Mortgage Approval Form including verifying the annual gross household income and total assets.
- Complete the Homeownership Application Form.
- Submit the Mortgage Approval Form and Homeownership Application Form to The County of Dufferin Community Services with:
 - A copy of your **2009** complete income tax return with the Notice of Assessment, and
 - Two (2) pieces of photo identification for purchaser(s).

Approved applicants will be given a sixty (60) day commitment letter. Within this sixty (60) day period, applicants must provide an accepted, conditional Agreement of Purchase and Sale. The closing date for the purchase must be at least thirty (30) days so that our office can process the down payment assistance loan.

The down payment assistance funds will be transferred on the closing date.

If you have any questions at any time during the process, please do not hesitate to contact:

Betty Speer
(519) 941-6991 Ext. 2104

or

Valerie Irwin
(519) 941-6991 Ext. 2107