



## **Step-by-Step Guide to Homeownership under the Canada-Ontario Affordable Housing Program 2009 Extension**

### **Step 1:**

Complete and return the Application Form, along with your supporting material and confirmation of your mortgage pre-approval, to:

**City of Hamilton - Housing Division  
55 Hess Street South, 23rd Floor  
Hamilton, ON L8N 4E5**

Supporting material includes copies of your photo identification to confirm date of birth; a current rent receipt; verification of your income and assets and mortgage pre-approval from a recognized financial institution.

### **Step 2:**

Your application will be reviewed by Housing Division Staff. Once you have been found to be eligible for the Program, you will be issued a letter of conditional eligibility, subject to purchasing conditions (e.g. price of house).

### **Step 3:**

Start looking for your newly constructed OR resale home. Your house must be purchased in the City of Hamilton and valued up to \$260,861.

### **Step 4:**

Remember Offers to Purchase must be conditional on Affordable Housing Program 2009 Extension funding.

### **Step 5:**

Provide a copy of your conditional Offer to Purchase on a qualifying home immediately to Housing Division staff (Tammy Morasse) in order to confirm funding availability.

### **Step 6:**

Accepted offers will be received and funding provided on a "first come, first served basis". Accepted offers will not be considered complete and will not be funded until all supporting documentation has been satisfactorily received. If Provincial funding runs out before you are approved, there is no guarantee of a homeownership loan.

### **Step 7:**

Homebuyers sign Loan Agreement with the City of Hamilton as Service Manager and arrangements will be made to transfer the funds on the date of closing.

### **Step 8:**

On closing day, your lawyer will receive the approved funding from the City of Hamilton as Service Manager.

### **Step 9: Congratulations! MOVE IN!!!**