Development Charges Forgivable Loan Program for First-Time Homeowners

Application

SECTION 1: APPLICANTS and HOUSEHOLD MEMBERS

Applicant: The individual(s) applying to the Development Charges Forgivable Loan Program for First-Time Homeowners.

Common law partner: One of two (2) people who have been continuously living together in a conjugal relationship for at least twelve (12) months.

Household member: Any person(s) with an ownership interest in the unit (i.e. registered on title and includes co-signers to a mortgage on the unit), and their spouse or common law partner, even if the spouse or common law partner is not on title.

Spouse: One of two (2) people who are legally married to each other.

Unit: The residential unit for which the development charges were paid, and includes the home and the land on which the home is situated.

Part A: Household Members

Applicant 1 – Unit Owner Registered on Title		
Full Legal Name	Daytime Telephone Number	
Street No. Street Name Apt.	Alternate Telephone Number	
Town/City Province Postal Code	Email Address	
Other/Former Name(s) Used	Date of Birth	On Title ☐ Yes ☐ No
Applicant 2 – Unit Owner Registered on Title		
Full Legal Name	Daytime Telephone Number	
Street No. Street Name Apt.	Alternate Telephone Number	
Town/City Province Postal Code	Email Address	
Other/Former Name(s) Used	Date of Birth	On Title ☐ Yes ☐ No

Spouse or Common Law Partner If Not Registered on Title		
Full Legal Name	Daytime Telephone Number	
Street No. Street Name Apt.	Alternate Telephone Number	
Town/City Province Postal Code	Email Address	
Other/Former Name(s) Used	Date of Birth	On Title ☐ Yes ☐ No
Co-Signer to a Mortgage on the Unit If Registered on Title		
Full Legal Name	Daytime Telephone Number	
Street No. Street Name Apt.	Alternate Telephone Number	
Town/City Province Postal Code	Email Address	
Other/Former Name(s) Used	Date of Birth	On Title ☐ Yes ☐ No

Part B: Other People Who Reside in the Unit

Examples: Children, other relatives, roommates who live in the home but are not registered on title and are not a spouse or common law partner of the unit owner

Full Legal Name	Date of Birth	Relationship to Applicant
Full Legal Name	Date of Birth	Relationship to Applicant
Full Legal Name	Date of Birth	Relationship to Applicant
Full Legal Name	Date of Birth	Relationship to Applicant

SECTION 2: UNIT

Street No. Street Name Apt.	Purchase date
Town/City Province Postal Code	Occupancy date
Mailing address (if different from unit address)	

SECTION 3: ELIGIBILITY CHECKLIST

Please read each statement carefully and check **Yes** or **No**.

Applicant Eligibility	Yes	No
Household members are eighteen (18) years of age or older	☐	☐
Household members have Canadian citizenship, permanent resident, landed immigrant, or refugee claimant status	☐	☐
Applicant owns the Unit	☐	☐
Applicant occupies the Unit as their sole and principal residence	☐	☐
Applicant does not currently own or have any ownership interest in any residential real property, other than the Unit	☐	☐
Applicant is a first-time homeowner	☐	☐
Applicant has re-entered homeownership for the first time after the breakdown of a marriage or common law relationship	☐	☐
Household income does not exceed program limit	☐	☐
Household assets do not exceed program limit	☐	☐
Applicant does not owe arrears to a social/community housing provider	☐	☐
Unit Eligibility	**Yes**	**No**
Unit is located in Muskoka	☐	☐
Unit is new construction	☐	☐
Unit is single-detached, semi-detached, townhouse, row home, duplex, triplex, quadraplex, or single unit in a larger multi-residential development	☐	☐
Unit was built for resale or investment purposes	☐	☐
Property tax for the Unit is in good standing	☐	☐
Insurance for full replacement value of the Unit is in good standing	☐	☐
Mortgage payments for the Unit are in good standing	☐	☐
Development charges for the Unit are paid in full	☐	☐

Unit Purchased from Developer	Yes	No
Purchase price for the Unit does not exceed program limit	☐	☐
Ownership has been transferred from the developer to the applicant	☐	☐
Occupancy permission has been granted by the municipality	☐	☐
Unit Developed Privately by Applicant	**Yes**	**No**
Appraisal value of the Unit (land and home combined) does not exceed program limit	☐	☐
Occupancy permission has been granted by the municipality	☐	☐
Program Information	**Yes**	**No**
Applicant has read and understands the program information and requirements	☐	☐

SECTION 4: DOCUMENT CHECKLIST

Document
☐ **Application form:** • Signed by the owner(s) of the Unit; **and** • Signed by the spouse or common law partner of the owner of the Unit, if applicable; **and** • Signed by the co-signer to any mortgage on the Unit, if applicable
☐ **Identification:** • Birth certificate; **and** • Government-issued photo identification (e.g. driver's license, passport, photo card) ***Health cards not accepted***
☐ **Canadian citizenship or residency status:** • Birth certificate; **and/or** • Passport; **and/or** • Permanent resident card; **and/or** • Refugee protection document
☐ **Unit ownership:** • Registered transfer of deed; **and/or** • Property tax statement or letter from municipality; **and/or** • Municipal Property Assessment Corporation (MPAC) assessment

☐ **Sole and principal residence:**

- Government-issued identification showing Unit address (e.g. driver's license); **and/or**
- Utility bill; **and/or**
- Property tax bill; **and/or**
- Home insurance policy; **and/or**
- Canada Post mail forwarding confirmation

☐ **Ownership of other residential property:**

- Registered transfer of deed; **and/or**
- Legal separation agreement; **and/or**
- Divorce documentation; **and/or**

☐ **First-time homeownership:**

- Land transfer tax refund application; **and/or**
- Documentation of RRSP First-Time Homebuyers withdrawal; **and/or**
- Documentation of qualifying withdrawal from a First Home Savings Account (FHSA); **and/or**
- Affidavit

☐ **Re-entering homeownership for first time after breakdown of marriage or common law relationship:**

- Affidavit; **and/or**
- Legal separation agreement; **and/or**
- Divorce documentation

☐ **Income:**

- Canada Revenue Agency (CRA) Notice of Assessment for most recent tax year; **and**
- Pay slips; **and/or**
- Social assistance statement; **and/or**
- Pension statement; **and/or**
- Bank account statements

☐ **Assets:**

- Bank account statements; **and**
- Investment statements; **and**
- MPAC assessment for property other than the unit (e.g. commercial, vacant)

☐ **Unit location:**

- Agreement of Purchase and Sale; **and/or**
- Property tax statement or letter from municipality; **and/or**
- MPAC assessment **and/or**
- Insurance certificate, policy, or binder

☐ **New construction:**

- Tarion Warranty Certificate **and/or**
- Building permit **and/or**
- Occupancy permit, certificate, or letter from municipality **and/or**
- MPAC assessment

☐ **Unit type:**
- Agreement of Purchase and Sale; **and/or**
- Building permit; **and/or**
- MPAC assessment

☐ **Property tax:**
- Statement or letter from municipality

☐ **Insurance:**
- Insurance certificate, policy, or binder

☐ **Mortgage:**
- Letter or statement from mortgagee(s)

☐ **Development charges:**
- Statement, letter, or receipt from municipality that includes the amount paid; **and/or**
- Documentation from seller/developer to confirm development charges status

☐ **Purchase price or appraisal value:**
- Agreement of Purchase and Sale; **and/or**
- Full appraisal report completed by a designated member of the Appraisal Institute of Canada (AIC)

☐ **Purchase from developer:**
- Agreement of Purchase and Sale; **and/or**
- Registered transfer of deed; **and/or**
- Tarion Warranty Certificate; **and/or**
- Statement of Adjustments

☐ **Occupancy permission:**
- Occupancy permit, certificate, or letter from municipality

SECTION 5: TIMING

Complete application must be received within six (6) months after the date of transfer of deed for the Unit from developer to applicant or the granting of occupancy permission by the municipality.

An application will be considered complete when all required documents and information are received by the District.

An application will be considered valid for one (1) year from the application date.

Approved applications will be offered a loan in the date and time order in which the application was received as complete.

A wait list may be established if program funding becomes depleted.

SECTION 6: AUTHORITY

Applications will be screened and loans will be administered in accordance with Policy AH-002-2025 – Development Charges Forgivable Loan Program for First-Time Homeowners, Policy AH-001-2019 – Asset Limits, and any other related policies, directives, guidelines, procedures, forms, and loan agreements as may be established and updated by the District from time to time.

In the event there is a conflict of interpretation between this application form and any applicable District policies, directives, guidelines, or loan agreements, the terms of the District policies, directives, guidelines, and loan agreements will govern.

SECTION 7: ACKNOWLEDGEMENT AND CONSENT

I hereby confirm that to the best of my knowledge the information provided is complete and accurate in every respect.

I understand that this is an application for a forgivable loan under the Development Charges Forgivable Loan Program for First-Time Homeowners, the purpose of which is to allow The District Municipality of Muskoka to determine if the household and the Unit are eligible.

I hereby provide consent for The District Municipality of Muskoka and/or its authorized representatives or agents to make necessary inquiries to verify the information provided in this application form, including a writ of execution search for the applicant(s), and a subsearch of title for the unit.

I hereby provide consent for The District Municipality of Muskoka and/or its authorized representatives or agents to make necessary inquiries to verify if I owe arrears to a social/community housing provider for a designated housing project as defined by the *Housing Services Act, 2011*, S.O. 2011, c. 6, Sched. 1.

I acknowledge that The District Municipality of Muskoka has the right to refuse the application for a Development Charges Forgivable Loan, in its sole discretion, for any reason whatsoever. I acknowledge that providing false or misleading information may result in the District Municipality of Muskoka disqualifying my application and/or a recovery of any loan funds paid, plus interest. Final confirmation of eligibility and availability of funds will be required prior to any loan being made.

I have read, understand, and agree to the terms and conditions above.

Applicant 1 Name	**Signature**	**Date**
Applicant 2 Name	**Signature**	**Date**
Spouse or Common Law Partner Name	**Signature**	**Date**
Mortgage Co-Signer Name	**Signature**	**Date**

SECTION 8: COLLECTION OF INFORMATION

Personal information used by the District to determine initial and ongoing eligibility for the Development Charges Forgivable Loan Program for First-Time Homeowners is collected in accordance with the *Municipal Freedom of Information and Protection of Privacy Act*, R.S.O. 1990, c. M.56 (“MFIPPA”). Questions about the collection or release of this information should be directed to: The District Municipality of Muskoka, 70 Pine Street, Bracebridge, ON P1L 1N3 or by telephone at (705) 645-2231.

SECTION 9: HOW TO APPLY

Submit a completed Development Charges Forgivable Loan Program for First-Time Homeowners application form, with all necessary documentation outlined in this application form, to:

The District Municipality of Muskoka
70 Pine Street
Bracebridge, Ontario P1L 1N3

Attention: Affordable Housing Coordinator

Phone: (705) 645-2100, extension 4410
Fax: (705) 645-4272
Email: affordablehousing@muskoka.on.ca

Documents may be submitted in print or electronic format.