

Financial assistance

# HOME PURCHASE ASSISTANCE PROGRAM

October 2018



Montréal 

# Home purchase assistance program

## Financial assistance

June 1, 2018

### Are you dreaming of a property in Montréal?

With its many benefits, the Home purchase assistance program could make your dream more attainable.

If you are buying a residential property, take advantage of:

- A lump sum financial assistance when you purchase a new residential property;
- A refund of your real estate transfer tax when you buy an existing property (a divided co-ownership, a single-family home, or a rental property with 2, 3, 4, or 5 above-ground dwelling units) if you are a family with at least one child under 18 or a child who will be born or adopted no later than 9 months after the property is purchased.

If you already own a property, or have owned one in the last five years, you may be entitled to receive:

- A lump sum when you buy a new residential property, if you are a family with at least one child under 13 or who will be born or adopted no later than 9 months after the property is purchased;
- A refund of your real estate transfer tax when you buy an existing property (a divided co-ownership, a single-family home, or a rental property with 2, 3, 4, or 5 above-ground dwelling units) if you are a family with at least one child under 13 or who will be born or adopted no later than 9 months after the property is purchased.

### Who is eligible for financial assistance?

- Households who buy a first property that is a new residential property;
- Families who buy a first property that is an existing property (a divided co-ownership, a single-family home or an existing residential rental property with 2, 3, 4 or 5 above-ground dwelling units). To be eligible, the family must include at least one child under 18 or a child who will be born or adopted no later than 9 months after the property is purchased;
- Families who already own a property and purchase a new or existing property (a divided co-ownership, a single-family home or an existing rental property with 2, 3, 4, or 5 above-ground dwelling units). To be eligible, the family must include at least one child under 13 or a child who will be born or adopted no later than 9 months after the property is purchased.

### What type of property is eligible?

The purchase of one of the following types of properties can qualify for financial assistance:

- A new residential unit whose total purchase price, including taxes and extras, does not exceed the stipulated amount;
- An existing (you are not the first owner), exclusively residential property purchased outright whose purchase price does not exceed the stipulated amount. An existing property can be a divided co-ownership, a single-family home (detached, semi-detached, or row house), or a rental property with 2, 3, 4, or 5 above-ground dwelling units. For buildings with 2, 3, 4, or 5 above-ground dwelling units, at least one of these units must be offered for rent on the date that the financial assistance is paid.

Montréal 

Société  
d'habitation

Québec 

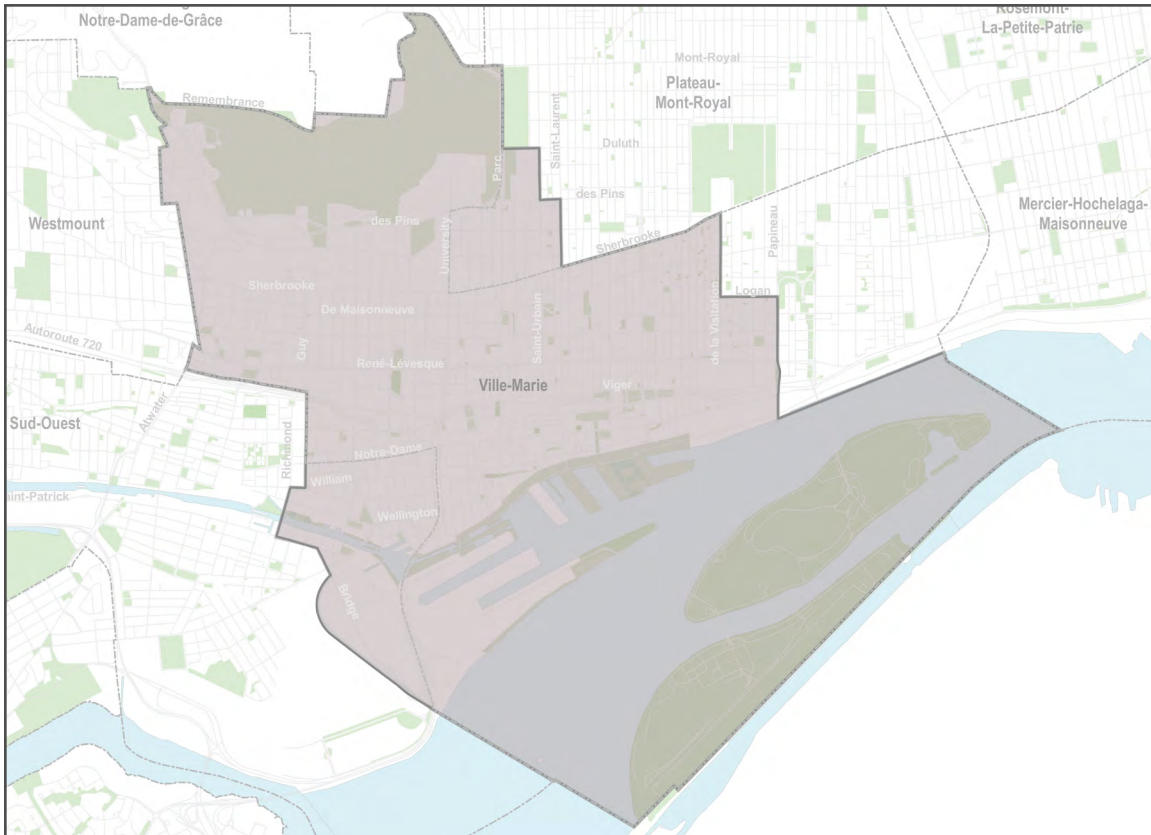
## What territory does the program cover?

The program is available throughout Montréal.



Special provisions apply to the acquisition of new properties within the limits of downtown Montréal, as defined by the following map.

## Downtown limits



## What is the amount of financial assistance?

The amount of financial assistance varies according to the type of household and the type of property.

The financial assistance for the purchase of a new property consists of a fixed lump sum payment.

NEW PROPERTY		
Type of household	Eligible purchase price <sup>1</sup>	Lump sum
<b>First-time buyers (residential property)<sup>2</sup></b>		
Households without children (a single buyer)	\$225,000	\$5,000
Households without children (more than one buyer) <sup>3</sup>	\$280,000	\$5,000
Households with at least one child under 18	\$400,000 (outside downtown)	\$10,000
	\$450,000 (downtown)	\$15,000
<b>Experienced buyers (households who already own property)</b>		
Households with at least one child under 13	\$400,000 (outside downtown)	\$10,000
	\$450,000 (downtown)	\$15,000

1 Including taxes and extras. The maximum eligible purchase price is increased by \$2,500 for a building that is certified as being in compliance with the Novoclimat energy efficiency program, or by \$5,000 for a LEED-certified building. The purchase price, if it includes a parking space on the deed of sale, will be reduced by the price of the parking space as declared by the developer. The price of the parking space must not exceed the market value of a parking space.

2 A first-time buyer is a person who has not owned property in Québec in the 5 years preceding the purchase of the property for which financial assistance is requested.

3 At least two buyers must occupy the residential unit as their primary residence.

Financial assistance for the purchase of an existing property is reserved for families. The amount the financial assistance reimburses is equivalent to the real estate transfer tax ("welcome" tax). The applicant must first pay the real estate tax within the prescribed period; only then will financial assistance of a minimum amount of \$5,000 and up to a maximum of \$7,000 be paid.

EXISTING PROPERTY		
Type of household	Eligible purchase price	Amount equivalent to the real estate transfer tax
<b>First-time buyers (residential property)<sup>1</sup></b>		
Households with at least one child under 18	Divided co-ownership <sup>2</sup> \$630,000	The amount of financial assistance will never be lower than \$5,000 or higher than \$7,000
	Building with 1 above-ground dwelling unit (single-family home) \$630,000	
	Building with 2, 3, 4, or 5 above-ground dwelling units \$630,000	
<b>Experienced buyers (households that already own property)</b>		
Households with at least one child under 13	Divided co-ownership <sup>2</sup> \$630,000	The amount of financial assistance will never be lower than \$5,000 or higher than \$7,000
	Building with 1 above-ground dwelling unit (single-family home) \$630,000	
	Building with 2, 3, 4, or 5 above-ground dwelling units \$630,000	

1 A first-time buyer is a person who has not owned property in Québec in the 5 years preceding the purchase of the property for which financial assistance is requested.

2 Undivided co-ownerships are not eligible for financial assistance.

## **What is required to be eligible for financial assistance?**

### **For all property types:**

- The buyer is a physical person.
- Each of the applicants must prove that he/she has not owned a residential property, with the exception of a cottage, in Québec in the last 5 years, including as a result of an inheritance. This five-year period is based on the dates when the sale of the previous property and the purchase of the new one were recorded in the Land Register. This requirement does not apply to households with a child under 13 on the date of purchase or who are expecting a child in the 9 months following this date.
- To be considered a household with children:
  - For applicants who have not owned property in the last 5 years, at least one child must be under 18 on the date of purchase;
  - For applicants who already own property or who have owned property in the last 5 years, at least one child must be under 13 on the date of purchase;
  - In both cases, the child must live with the applicant at least 40 per cent of the time.
- The date of purchase is the date of registration in the Land Register of Québec.
- When the application for financial assistance is made after an offer to purchase (preliminary contract) is signed, but before the deed of sale is signed, the delay between the submission of the application for financial assistance and the expected date of purchase (deed of sale) must not exceed 18 months. Applicants then have 6 months from the purchase date to provide all documents required to receive payment of the financial assistance.
- When the application for financial assistance is made after the deed of sale is signed, it must be submitted within 6 months following the date of purchase. Applicants then have 6 months from the approval of the application to provide all documents required to receive payment of the financial assistance.

### **For new properties:**

- The applicant must be the first buyer of the property.
- The property must not have been occupied before it was purchased, except by the applicant and only for a maximum of 12 months before the date of purchase.
- The property must be registered under a warranty program for new homes, provided by a recognized organization or builders' association.

### **For existing properties (divided co-ownership, single-family home, rental property with 2, 3, 4, or 5 above-ground dwelling units):**

- The applicant must pay the real estate transfer tax within the prescribed period; financial assistance equivalent to the real estate transfer tax will then be paid. Interest due to late payment of the real estate transfer tax is not included in the calculation of the financial assistance. In addition, if the real estate transfer tax is not paid in full in the 12 months following the date on which the bill was issued, the beneficiary will no longer be eligible for financial assistance;
- Undivided co-ownerships are not eligible for financial assistance.
- For divided co-ownerships stemming from the conversion of a rental property, authorization from the Régie du logement must have been obtained before May 1, 2018.
- For rental properties with 2, 3, 4, or 5 above-ground dwelling units:
  - At least one dwelling unit must be offered for rent on the date that the financial assistance is paid;
  - The building must not be a divided co-ownership at the time of purchase. In addition, the owner cannot apply for such a conversion while the application for financial assistance is being processed.

## **What are the obligations of applicants who receive financial assistance?**

- Beneficiaries of financial assistance must commit to remain the owner of the new residence for at least 3 years following the date of purchase and occupy it as their primary residence.
- In addition, beneficiaries who receive financial assistance for the purchase of an existing residential building with 2, 3, 4, or 5 above-ground dwelling units must not convert the building into a divided co-ownership for at least 3 years after the financial assistance has been granted.
- Beneficiaries who fail to comply with this obligation will be required to reimburse part or all of the financial assistance. This requirement does not apply to beneficiaries who sell the residential unit within 3 years of purchase, but purchase another property in Montréal and occupy it as their primary residence no later than 1 month after the sale of the property for which the financial assistance was requested.

## **Verification**

The city may, at any time before or up to five (5) years after the assistance is paid, verify compliance with the eligibility requirements of the Program. Beneficiaries are responsible for retaining all documents allowing confirmation of the eligibility requirements. These documents, where required, must be provided upon written notice from the housing program director within 60 days following the date of this notice. If it is shown that the beneficiary has not complied with the eligibility requirements, or if he/she fails to provide the documents requested by the director, the beneficiary may be required to reimburse the city for all financial assistance received.

This document summarizes the By-law concerning municipal subsidies for homeownership [18-025]. Other conditions may apply. This program is jointly funded by the Société d'habitation du Québec (SHQ) and the city under the Agreement regarding the transfer of budgets and housing responsibility, as part of the Réflexe Montréal framework agreement recognizing the special status of the metropolis. For details on other financial assistance programs, please refer to the documents available in borough offices or consult [ville.montreal.qc.ca/habitation](http://ville.montreal.qc.ca/habitation). The version of the program terms and conditions found on the [ville.montreal.qc.ca/habitation](http://ville.montreal.qc.ca/habitation) Web site is the most up-to-date.

In case of a discrepancy between the version on the Web site and another version, whether electronic or printed, the version on the Web site will prevail. In addition, in case of a discrepancy between this document and the Web site or the By-law concerning municipal subsidies for homeownership, the by-law will prevail.

**The program ends when the funds earmarked for it have been exhausted, or on the date determined by the city's executive committee.**

## APPLICATION FORM

# Application for financial assistance

For information on how to complete the form, please contact the Direction de l'habitation at 514 872-4630

### How to apply for financial assistance

To apply for financial assistance, you must:

- Ensure you have the most recent version of this form by comparing the date on the first page of this document to the date on the form found on the city's Web site ([ville.montreal.qc.ca/habitation](http://ville.montreal.qc.ca/habitation));
- Ensure that you meet the eligibility criteria, depending on the type of building purchased, by consulting the first pages of this document or [ville.montreal.qc.ca/habitation](http://ville.montreal.qc.ca/habitation);
- Fill out all sections of the application form according to whether you have purchased a new or existing property and follow the instructions provided in each section;
- Affix the signature of all owners whose name appears on the deed of sale (or on the offer to purchase);
- Attach all documents listed on page 26 of this form;
- Provide, if applicable, a mandate authorizing one of the owners or a third party to act on behalf of all owners during the processing of the application;
- Submit all documents within the prescribed period (see table below) in any of the following ways:
  - By email: [acquisition.habiter@ville.montreal.qc.ca](mailto:acquisition.habiter@ville.montreal.qc.ca),
  - By fax: 514 872-3883
  - By mail: Direction de l'habitation, Ville de Montréal, 303 Street Notre-Dame Est, 4<sup>th</sup> floor, Montréal, Québec H2Y 3Y8
  - In person: at an Accès Montréal office, a borough office or at reception at the Direction de l'habitation at 303 Street Notre-Dame Est, 4<sup>th</sup> floor

Please note that an incomplete form will delay the processing of your application.

### Maximum time limit to submit an application and supply required documents

Application submitted on the basis of	Maximum time limit to submit an application	Maximum time limit to provide required documents
An offer to purchase (preliminary contract)	At the earliest, 18 months before the expected date of signature of the deed of sale, and at the latest, 1 day before the signature of the deed of sale, as long as the program is still in force.	6 months following the signature of the deed of sale
A deed of sale	At the latest, 6 months following the date the transaction is recorded in the Land Register, as long as the program is still in force.	6 months following the approval of the application

Important information: applications for financial assistance received more than 6 months after the date the transaction is recorded in the Land Register will be refused. The date the application is received at the Direction de l'habitation, at an Accès Montréal office or at a borough office will be deemed as the date on which the application for financial assistance was submitted. Applicants are responsible for ensuring that their application is received by the Direction de l'habitation. If an application is submitted in person, applicants should request an acknowledgement of receipt. For mail and email applications, it is recommended to keep proof of postage or proof of email dispatch.

## PART 1

# General section

IDENTIFICATION AND INFORMATION TO BE COMPLETED BY ALL APPLICANTS

Unless otherwise specified, please circle the number corresponding to your answer.

### Identification of the new residential unit or purchased residential building

1.1 Provide the address of the new unit or existing residential building for which the application is submitted

No. : \_\_\_\_\_ Street: \_\_\_\_\_ Apt.: \_\_\_\_\_  
Postal code: \_\_\_\_\_ Borough: \_\_\_\_\_

1.2 Expected or actual date of signature of the deed of sale: \_\_\_\_\_  
Year Month Day

1.3 Expected or actual date of occupation of the new residential unit or existing residential building:

Year Month Day

### Application type

1.4 Application submitted on the basis of: An offer to purchase A deed of sale  
For a: New residential unit Existing residential building

### Applicant identification

1.5 Provide the name of each owner of the new residential unit or existing residential building for which the application is submitted, as well as the current contact information of each of the owners whose name appears on the offer to purchase or deed of sale.

#### Owner 1

Mr. Mrs. Ms. First name: \_\_\_\_\_ Last name: \_\_\_\_\_  
No.: \_\_\_\_\_ Street: \_\_\_\_\_ Apt.: \_\_\_\_\_  
City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal code: \_\_\_\_\_  
Telephone (home): \_\_\_\_\_ Telephone (work): \_\_\_\_\_  
Email address: \_\_\_\_\_

#### Owner 2

Mr. Mrs. Ms. First name: \_\_\_\_\_ Last name: \_\_\_\_\_  
No.: \_\_\_\_\_ Street: \_\_\_\_\_ Apt.: \_\_\_\_\_  
City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal code: \_\_\_\_\_  
Telephone (home): \_\_\_\_\_ Telephone (work): \_\_\_\_\_  
Email address: \_\_\_\_\_



**1.6 More than two owners?**

Yes            No

If so, provide their name and address on page 23 of this form.

**1.7 Will all the owners occupy the residential unit or building as their primary residence?**

Yes            No

If not, how many will occupy it?: \_\_\_\_\_

Name(s) of owner(s) who will occupy it:

\_\_\_\_\_

**1.8 Before purchasing the property for which the application is submitted, you and, if applicable, the second owner were (If there are more than two owners, go to page 24 to provide the additional information):**

**Owner 1**

Tenant

Co-tenant

Homeowner

Living with parents

Other, specify: \_\_\_\_\_

**Propriétaire 2**

Tenant

Co-tenant

Homeowner

Living with parents

Other, specify: \_\_\_\_\_

**1.9 Are you becoming a homeowner for the first time? (If there are more than 2 owners, go to page 24 to provide the additional information):**

**Owner 1**

Yes (go to question 1.12)                      No

**Owner 2**

Yes (go to question 1.12)                      No

**1.10 Please specify**

**Owner 1**

You have already sold your property. Registration date in the Land Register: \_\_\_\_\_

You intend to sell your current property to buy the new one.

You intend to keep your current property.

Other, specify: \_\_\_\_\_

**Owner 2**

You have already sold your property. Registration date in the Land Register: \_\_\_\_\_

You intend to sell your current property to buy the new one.

You intend to keep your current property.

Other, specify: \_\_\_\_\_

**1.11 Please provide the address of the former property, if applicable, and specify if it was your:**

**Owner 1**

Primary residence

Second home

Other, specify: \_\_\_\_\_

Address of property: \_\_\_\_\_

**Owner 2**

Primary residence

Second home

Other, specify: \_\_\_\_\_

Address of property: \_\_\_\_\_

## Information on the occupants of the new residential unit or existing residential building

This section is required to process your application. The city will handle this information in the most confidential manner.

### 1.12 Sex of the respondent

Female

Male

### 1.13 Mother tongue of the respondent

French

English

Other, specify: \_\_\_\_\_

### 1.14 How would you describe your household?

Person living alone

Couple without children

Couple with children

Single-parent family

Other, specify: \_\_\_\_\_

### 1.15 How many people, including you, live or will live in the residential unit that you will be occupying?

\_\_\_\_\_ adult(s)

\_\_\_\_\_ children living with you (more than 40 per cent of the time)

\_\_\_\_\_ children living with you (less than 40 per cent of the time)

### 1.16 Are you expecting a child in the next nine months (birth or adoption)?

Yes

No

### 1.17 If you answered "Couple with children" or "Single-parent family" to question 1.14, specify the number of children living with you who are:

\_\_\_\_\_ Under 6 years old

\_\_\_\_\_ 6 to 12 years old

\_\_\_\_\_ 13 to 17 years old

\_\_\_\_\_ 18 years old and over

## PART 2

# Buyer of a new residential property

THIS SECTION MUST BE COMPLETED BY ALL BUYERS OF A NEW PROPERTY

### Identification of the property for which the application is submitted

#### 2.1 What type of property is it?

- A single-family home (detached, semi-detached, row house)
- A property in a building with 3 floors or less (above ground)
- A property in a building with 4 to 6 floors (above ground)
- A property in a building with 7 floors or more (above ground)

#### 2.2 Have you purchased one or more parking spaces?

Yes

No

Total number of spaces \_\_\_\_\_

Inside \_\_\_\_\_

Outside \_\_\_\_\_

#### 2.3 Is your property located downtown? (see map page 2)

Yes

No

Unsure

#### 2.4 What is the area of your residential unit, according to the certificate of location? (or net area)

\_\_\_\_\_ ft<sup>2</sup>

or

\_\_\_\_\_ m<sup>2</sup>

**2.5 How many closed bedrooms with a window are there in your unit?**

- None (it is a loft)
- One
- Two
- Three
- Four
- Five
- Six or more

**Declaration of applicant and other owners**

I (we) certify that the information provided above is true and complete.

I (we) acknowledge that any amount paid under the program, based on false or incomplete information, must be reimbursed to the city. In such an event, I (we) acknowledge that I (we) will lose all my (our) entitlements to the program. I (we) authorize the city to make any necessary verification when reviewing this application or administering the program, and to request any document or information that may be required for such a purpose. I (we) solemnly swear that this declaration is true and I (we) understand that it has the same value as if it were made under oath, in accordance with the Canada Evidence Act.

**Signature**

Owner 1:	_____	Date:	_____
Owner 2:	_____	Date:	_____
Owner 3:	_____	Date:	_____
Owner 4:	_____	Date:	_____

Please remember to complete part 5 on page 23 of this form with a person empowered under the law to receive a solemn declaration, and to attach all documents listed on page 28 of this form when the application is submitted. In addition, you must complete the contractor declaration on the following page.

## Contractor declaration

Name or company name: \_\_\_\_\_

No.:

Street: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_

Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

Number of the city building permit application (or building permit): \_\_\_\_\_

Anticipated or actual work completion date: \_\_\_\_\_

I certify that the following applicants

\_\_\_\_\_ have purchased the following property:

1. Address of the residential unit: \_\_\_\_\_

2. Designated lot number of the residential unit: \_\_\_\_\_

For the amount of:

1. Residential unit (including storage locker): \$ \_\_\_\_\_ \$ (taxes included)

2. Parking space (if applicable): \$ \_\_\_\_\_ \$ (taxes included)

3. For a total of: \$ \_\_\_\_\_ \$ (taxes included)

I certify that the purchase price provided for the property includes all "extras," including those acquired by the applicant(s) after the signing of the offer to purchase (preliminary contract), as well as any elements linked to the property which are included in a deed of sale which is separate and distinct from the deed of sale of the residential unit.

I certify that the value attributed to the parking space refers only to the parking space and does not include such extras as a storage locker, a terrace, or other additions or modifications to the living space.

## Warranty plan

Garantie de construction résidentielle (GCR)      APCHQ - Garantie des immeubles résidentiels

ACQ - Plan de garantie      APECQ - Garantie Habitation des Maîtres bâtisseurs

Registration no. of the residential unit: \_\_\_\_\_

## Environmental certification

No. of the Novoclimat certificate issued by the Bureau de l'efficacité et de l'innovation énergétiques du ministère des Ressources naturelles: \_\_\_\_\_

LEED certification or application for certification

Certification issued by the Canada Green Building Council

Date: \_\_\_\_\_

Application for certification by the Canada Green Building Council

Date: \_\_\_\_\_

Name of authorized representative: \_\_\_\_\_

## Signature of contractor

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## PART 3

# Buyer of an existing residential property

THIS SECTION MUST BE COMPLETED BY ALL BUYERS OF AN EXISTING PROPERTY (DIVIDED CO-OWNERSHIP, SINGLE-FAMILY HOME, OR RENTAL PROPERTY WITH 2 TO 5 ABOVE-GROUND DWELLING UNITS)

### 3.1 What type of property did you purchase?

A single above-ground dwelling unit (detached or semi-detached single-family home or row house)  
(please answer question 3.7)

A residential building with 2 to 5 above-ground dwelling units (please answer question 3.4)

A divided co-ownership other than a single-family home (please answer question 3.2)

### 3.2 If you answered "A divided co-ownership other than a single-family home" to question 3.1, please answer the next two questions.

#### 3.2.1 Does the co-ownership stem from the conversion of a rental property?

Yes

No

Unsure

#### 3.2.2 Does the co-ownership stem from the conversion of a building already held in undivided co-ownership?

Yes

No

Unsure

### 3.3 If you answered "Yes" to either of the last two questions, was the conversion of the building held in divided co-ownership authorized by the Régie du bâtiment du Québec before May 1, 2018? (Please answer question 3.7)

Yes

No

Unsure

### 3.4 For buildings with 2 or more above-ground dwelling units, indicate the total number of dwelling units in the building (above-ground and basement): \_\_\_\_\_

**3.5 For buildings with 2 or more above-ground dwelling units, which dwelling unit will you be occupying as the landlord?**

The dwelling unit vacated by the previous landlord

A dwelling unit vacated by a tenant

The dwelling unit that I occupied as a tenant

A vacant dwelling unit

**3.5.1 Are there members of your family (parents, children, etc.) who live or will live in another dwelling unit in the building?**

Yes

No

**3.6 Number of above-ground floors in the building: \_\_\_\_\_**

**3.7 What is the area of your dwelling unit?**

\_\_\_\_\_ ft<sup>2</sup>

or

\_\_\_\_\_ m<sup>2</sup>

**3.8 How many bedrooms are there in your dwelling unit?**

None (it is a loft)

One

Two

Three

Four

Other, specify: \_\_\_\_\_

**3.9 Do you have one or more private parking spaces?**

Yes

No

Number of spaces: \_\_\_\_\_ Inside: \_\_\_\_\_ Outside: \_\_\_\_\_



## Declaration of applicant and other owners

I (we) certify that the information provided above is true and complete.

I (we) acknowledge that any amount paid under the program, based on false or incomplete information, must be reimbursed to the city. In such an event, I (we) acknowledge that I (we) will lose all my (our) entitlements to the program. I (we) authorize the city to make any necessary verification when reviewing this application or administering the program, and to request any document or information that may be required for such a purpose. I (we) solemnly swear that this declaration is true and I (we) understand that it has the same value as if it were made under oath, in accordance with the Canada Evidence Act.

## Signature

Owner 1:	Date:
Owner 2:	Date:
Owner 3:	Date:
Owner 4:	Date:

Please remember to complete part 5 on page 23 of this form with a person empowered under the law to receive a solemn declaration, and to attach all documents listed on page 28 of this form when the application is submitted.

## **PART 4**

# **Information regarding all applicants**

THIS SECTION, ALTHOUGH NOT REQUIRED TO PROCESS YOUR APPLICATION, WILL HELP THE HOUSING PROGRAMS TO BETTER UNDERSTAND THE NEEDS OF MONTRÉAL BUYERS AND TAILOR THESE PROGRAMS TO MARKET REALITIES. THE CITY WILL HANDLE THIS INFORMATION IN THE MOST CONFIDENTIAL MANNER.

### **4.1 How old are you?**

#### **Respondent**

- Under 25 years old
- 25 to 34 years old
- 35 to 44 years old
- 45 to 54 years old
- 55 to 64 years old
- 65 years old and over

#### **Other occupant (spouse or co-owner only)**

- Under 25 years old
- 25 to 34 years old
- 35 to 44 years old
- 45 to 54 years old
- 55 to 64 years old
- 65 years old and over

### **4.2 Were you born in Canada?**

#### **Respondent**

- Yes
- No. I have been living in Canada for 5 years or less.
- No. I have been living in Canada for 6 to 10 years.
- No. I have been living in Canada for 11 years or more.

#### **Other occupant (spouse or co-owner only)**

- Yes
- No. I have been living in Canada for 5 years or less.
- No. I have been living in Canada for 6 to 10 years.
- No. I have been living in Canada for 11 years or more.

### 4.3 What is the highest level of education that you have completed?

#### Respondent

Elementary school  
High school  
Trade school diploma  
CEGEP or other non-university studies  
University studies without a degree  
University studies with a degree

#### Other occupant (spouse or co-owner only)

Elementary school  
High school  
Trade school diploma  
CEGEP or other non-university studies  
University studies without a degree  
University studies with a degree

### 4.4 What is your primary occupation?

#### Respondent

Labourer	Professional
Specialized worker	Unemployed
Office worker	Student
Technician	Retired
Manager	Homemaker

#### Other occupant (spouse or co-owner only)

Labourer	Professional
Specialized worker	Unemployed
Office worker	Student
Technician	Retired
Manager	Homemaker

**4.5 What is the total pre-tax income of all the members of your household?**

- \$40,000 or less
- \$40,001 to \$50,000
- \$50,001 to \$55,000
- \$55,001 to \$60,000
- \$60,001 to \$70,000
- \$70,001 to \$80,000
- \$80,001 to \$100,000
- \$100,001 to \$120,000
- \$120,001 to \$150,000
- Over \$150,000

**4.6 Prior to living in the unit or building for which the application is submitted, where did you live?**

Postal code: \_\_\_\_\_

- Montréal, in the same borough
- Montréal, in another borough
- Laval
- North Shore (Repentigny, Terrebonne, Boisbriand, etc.)
- South Shore (Longueuil, Varennes, Châteauguay, etc.)
- Other, specify: \_\_\_\_\_

**4.7 How did you hear about the Home purchase assistance program?**

- News reports (newspapers, radio, television, etc.)
- Advertising (web, social media, Métrovision, etc.)
- City promotional document
- City Web site
- Borough office or Accès Montréal office
- Relatives, friends
- Real estate agent
- Builder
- Seller (previous owner)
- Notary
- Neighbourhood discovery tour
- Presentation given by the city
- Other, specify: \_\_\_\_\_

**4.8 Which of the following statements best describes your decision to purchase a property in Montréal?**

The Home purchase assistance program prompted me to purchase a property in Montréal instead of purchasing one off the Island of Montréal.

The Home purchase assistance program gave me the financial leeway I needed to purchase a property in Montréal.

I would have purchased a property in Montréal anyway.

**4.9 Which of the following statements best describes your situation?**

Without the Home purchase assistance program, I would not have been able to purchase a property.

The Home purchase assistance program allowed me to purchase a property sooner than I expected.

The Home purchase assistance program did not play a significant part in my decision to purchase a property.

**4.10 If you purchased a new property downtown (question 2.3), which of the two following statements best describes your situation?**

Without the Home purchase assistance program, I would not have purchased a property downtown.

Without the Home purchase assistance program, I would have purchased a property downtown anyway.

**4.11 The financial assistance you will be receiving under the Home purchase assistance program will mainly help you to:**

Reimburse a loan needed for the minimum down payment required by lending institutions.

Reduce your mortgage loan.

Pay the expenses related to the purchase of your property (move, notary, etc.).

Purchase furniture, appliances, decor, etc.

Other, specify: \_\_\_\_\_

**4.12 If you purchased a rental property with 2, 3, 4, or 5 dwelling units, which of the following statements best explains your decision?**

The rents will help me finance my mortgage: for me, it's an advantageous way of becoming a homeowner.

For me, it's a medium-term investment.

I like the plex concept (access to a yard, private entrance, storage space, etc.).

The plex concept will allow me to house a member of my family.

Other, specify: \_\_\_\_\_

**4.13 Is the residential unit that you are purchasing part of the Accès Condos Program offered by the Société d'habitation et de développement de Montréal (SHDM)? (If you answer "Yes," please answer the next two questions. If you answer "No," go to question 4.16)**

Yes

No

**4.14 What is the MAIN reason for choosing an Accès Condos residential unit?**

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**4.15 Without the combined benefits of the Accès Condos Program and the Home purchase assistance program, would you have purchased a new property in Montréal?**

Yes

No

**4.16 May we contact you in the future to assess your satisfaction with the program and your choice of housing?**

Yes

No

**4.17 I agree to receive personalized information by e-mail about the advantages of living in Montréal according to the information that i provided in this form.**

## PART 5

# Solemn declaration\*

**Each buyer must complete a solemn declaration (photocopy this page as needed). In some Accès Montréal offices, the services of a commissioner of oaths are available for a small fee.**

SWORN DECLARATION-BY-LAW CONCERNING MUNICIPAL SUBSIDIES FOR HOMEOWNERSHIP [18-025]

I, the undersigned, \_\_\_\_\_  
domiciled at \_\_\_\_\_

### Do solemnly declare that:

1. I am acquainted with the city's Home purchase assistance program (hereinafter referred to as the "Program").
2. I am aware that it is my responsibility to ensure that my application for financial assistance is received by the Direction de l'habitation, a borough office, or an Accès Montréal office within the time limit prescribed by the Program.
3. I hereby declare that I have not owned or co-owned a residential unit in Québec, with the exception of a cottage, in the last five (5) years. This requirement does not apply if I have a child under 13 on the date of purchase or if a child will be born no later than 9 months following this date.
4. I am aware that to remain eligible for financial assistance, I must, for three (3) years following the date of purchase, remain the owner-occupant of the eligible unit for which the financial assistance is paid and occupy it as my primary residence.
5. If I have purchased a residential building, I am aware that to remain eligible for financial assistance, this building cannot be converted into a divided co-ownership for at least three (3) years following the date of purchase.
6. I must notify the city of any changes in my owner-occupant status for three (3) years following the date of purchase of the eligible unit.
7. I am aware that the city may, at any time before or up to five (5) years after the assistance is paid, verify compliance with the eligibility requirements of the Program.
8. I am aware that I am responsible for retaining all documents allowing confirmation of the eligibility requirements provided in the Program and that these documents, where required, must be provided upon written notice from the Program director within 60 days following the date of this notice, failing which I will be required to reimburse the city for all financial assistance received.
9. I have purchased the residential unit for which this application is submitted for the amount of:  
Residential unit (including any extras<sup>1</sup>): \$ \_\_\_\_\_ (taxes included)  
Parking space (if applicable): \$ \_\_\_\_\_ (taxes included)  
For a total of: \$ \_\_\_\_\_ (taxes included)

10. I declare that the purchase price provided in the present declaration is the Street price paid for the residential unit, including all "extras"<sup>1</sup> and all elements linked to this property which are included in a separate deed of sale or any other agreement, if applicable.

**All statements included in this declaration are tStreet.**

And I sign in \_\_\_\_\_, on this \_\_\_\_\_ day of \_\_\_\_\_ two thousand and \_\_\_\_\_

Signature of applicant: \_\_\_\_\_

Solemnly declared before me,  
in \_\_\_\_\_, on this \_\_\_\_\_ day of \_\_\_\_\_ two thousand and \_\_\_\_\_

Signature of person empowered to receive the solemn declaration: \_\_\_\_\_

\* This declaration must be made before a person empowered under the law to receive solemn declarations.

<sup>1</sup> Extras: all accessories to the purchased property, including, but not limited to, all storage lockers, appliances, and equipment transferred with the property and all upgrades to materials or finish requested by the buyer.



## ADDENDUM

# Information about additional owner

When there are more than 2 owners, use this page to provide the required information.

### 1.5 (cont'd)

#### Owner 3

Mr.	Mrs.	Ms.	First name:	Last name:
No.:			Street:	Apt.:
City:		Province:		Postal code:
Telephone (home):		Telephone (work):		
Email address:				

#### Owner 4

Mr.	Mrs.	Ms.	First name:	Last name:
No.:			Street:	Apt.:
City:		Province:		Postal code:
Telephone (home):		Telephone (work):		
Email address:				

#### Owner 5

Mr.	Mrs.	Ms.	First name:	Last name:
No.:			Street:	Apt.:
City:		Province:		Postal code:
Telephone (home):		Telephone (work):		
Email address:				

**1.8 (cont'd) Before purchasing the property for which the application was submitted, you and, if applicable, the other owners were:**

**Owner 3**

Tenant

Co-tenant

Homeowner

Living with parents

Other, specify: \_\_\_\_\_

**Owner 4**

Tenant

Co-tenant

Homeowner

Living with parents

Other, specify: \_\_\_\_\_

**Owner 5**

Tenant

Co-tenant

Homeowner

Living with parents

Other, specify: \_\_\_\_\_

**1.9 (cont'd) Are you becoming a homeowner for the first time?**

**Owner 3**

Yes (go to question 1.10)      No

**Owner 4**

Yes (go to question 1.10)      No

**Owner 5**

Yes (go to question 1.10)      No

**1.10 (cont'd) Please specify:**

**Owner 3**

You have already sold your property. Registration date in the Land Register: \_\_\_\_\_

You intend to sell your current property to buy the new one.

You intend to keep your current property.

Other, specify: \_\_\_\_\_

**Owner 4**

You have already sold your property. Registration date in the Land Register: \_\_\_\_\_

You intend to sell your current property to buy the new one.

You intend to keep your current property.

Other, specify: \_\_\_\_\_

**Owner 5**

You have already sold your property. Registration date in the Land Register: \_\_\_\_\_

You intend to sell your current property to buy the new one.

You intend to keep your current property.

Other, specify: \_\_\_\_\_

**1.11 (suite) Please provide the address of the former property and specify if it was your:**

**Owner 3**

Primary residence

Second home

Other, specify: \_\_\_\_\_

Address of property: \_\_\_\_\_

**Owner 4**

Primary residence

Second home

Other, specify: \_\_\_\_\_

Address of property: \_\_\_\_\_

**Owner 5**

Résidence principale

Second home

Other, specify: \_\_\_\_\_

Address of property: \_\_\_\_\_

# List of documents to be submitted

**For an application for financial assistance, the following documents must be included when the application is submitted:**

## **Application form**

Part 1 completed

Part 2 completed and signed (new residential unit only).

Part 3 completed and signed (existing residential building only).

Solemn declaration (part 5) completed, signed, and sworn by a notary or a commissioner of oaths (a solemn declaration is required for each applicant).

Contractor declaration (part 2) completed and signed by the contractor (new residential unit only).

Complete copy of the accepted offer to purchase (preliminary contract), including all appendices, signed and dated by the seller.

Complete copy of the deed of sale, if it has already been signed before a notary.

## **Additional documents for applications submitted by households with children**

### **If the child has been born :**

Birth or adoption certificate for children under 18. Certificates in any language other than French or English must be accompanied by a translation prepared by a member of the Ordre des traducteurs, terminologues et interprètes agréés du Québec (OTTIAQ).

### **If the child is in joint custody:**

Document attesting that the applicant has legal custody of the child at least 40 percent of the time (recent court decision or recent tax document issued by the government of Québec or Canada).

### **If the child has not yet been born:**

Document issued by a physician indicating the expected date of birth

***You may be asked to provide additional documents while your application is being processed.***



