

CITY OF
Langford

welcome home

Secure Your First Home
with Langford's Attainable
Housing Program



LEARN MORE & APPLY TODAY:

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Langford's Attainable Housing Program helps qualified buyers secure up to 75% of the down payment for their home

The world is ever changing. Changes in the economy and sky rocketing rents have made it increasingly harder for buyers to secure a home for their future. With the high cost of housing and ever increasing amounts required for down payments, for many, the thought of homeownership is just an unattainable dream.

- 🏠 A First-of-its-Kind Initiative In Canada
- 🏠 Up To 75% Grant Down Payment Provided (no repayment)
- 🏠 Units Available to Move in Today
- 🏠 One Bedroom, One Bedroom & Den, and Two Bedroom Units Available



am I eligible for the program?

- 🏠 My family makes a gross annual household income of \$150,000 or less
- 🏠 We are currently living or working in Langford and have for the past 6 months or are a member of the RCMP posted in the West Shore or are a member of the Canadian Armed Forces posted in Greater Victoria





Please take a look at these items to gauge your eligibility. The program currently includes one bedroom, one bedroom & den, and two bedroom units.

- 🏠 We do not currently own any real estate
- 🏠 The current value of all assets held by my family does not exceed \$50,000
- 🏠 We have pre-qualified for a mortgage approval of at least \$399,000 (unit size dependent)
- 🏠 We do not have access to down payment assistance from family, friends, or other

frequently asked questions

Is it for first time home buyers only?

As long as you do not currently own real estate and meet all the other eligibility requirements, you would qualify for the program.

Where is the grant coming from?

The grant money will come from the City's Affordable Housing Reserve Fund, which is funded by contributions provided by developers as a condition of rezoning for increased density. No taxpayer dollars are allocated towards this Fund.

Do I have to pay back the grant? No.

Who qualifies as an eligible dependent?

An eligible dependent can fit one of the following two categories:

- Cohabiting, unmarried children under 18 years of age; or
- Cohabiting, unmarried children, siblings, parents or spouse who are physically or mentally incapable of self-support (i.e. they fit the definition of permanent mobility impairment or disability)



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