



Manitoba Housing assists in providing affordable housing for low-income Manitobans through a variety of programs. The Homebuyer Down Payment Assistance Program (HDP) provides financial assistance towards the purchase of qualifying new or recently renovated properties in targeted areas of Winnipeg. Funding for the HDP program falls under the *HOME Works!* initiative which focuses on inner-city revitalization including housing for refugees and immigrants, older Manitobans, urban Aboriginals, northern Manitobans and those who are homeless.

### **Eligibility Criteria**

- Must be a first time homebuyer
- Must be purchasing a property in Winnipeg from the eligible inventory
- Gross household income not exceeding \$54,016
- have a mortgage pre-qualification certificate from a financial institution (for at least \$90,000)
- Be willing to reside in the property for a minimum of 10 years

### **Loan Features**

- Available for 5% of the purchase price + \$1,500 for closing costs (up to a maximum of \$9,000)
- The assistance is provided in the form of a forgivable loan, subject to the applicant remaining the homeowner/occupant for 10 years
- Should the owner sell or rent the property prior to the 10 year term expiring, the un-forgiven portion must be paid back to MANITOBA HOUSING.

### **How to Apply**

Upon attainment of a mortgage pre-qualification from a financial institution the applicant may call the organizations listed below. They can assist you:

- In finding a qualified property
- Schedule a home viewing
- Make an offer to purchase
- Provide the required HDP documents

#### **Winnipeg Housing Rehabilitation Corporation**

Contact: Frank Zappia - Zappia Group  
Telephone: 204-772-2100

#### **Housing Opportunity Partnerships Incorporated**

Contact: Frank Zappia - Zappia Group  
Telephone: 204-772-2100

**Thank-you.**

**Winnipeg Housing and Homelessness Initiative  
361 Hargrave Street  
Winnipeg MB R3B 2K2**