



## 2023 Home Ownership Program Application

**Before completing this Application, please read the following carefully:**

1. Before you complete the application form, carefully read the “Home Ownership Program 2023 Guidelines” which describes the program, eligibility criteria, and requirements.
2. You may attach additional pages if you need more space to answer the questions and provide the information requested in this application.
3. Please review your completed application thoroughly to ensure you have included all required documentation along with the completed application form. Note: The shaded boxes at the end of each section indicate the documentation requirements to be included with your application in order for it to be considered complete. Incomplete applications will not be considered.
4. **Completed applications will be accepted starting Friday, March 31, 2023 during regular business hours.** All eligible applications will be considered and approved on a first-come, first-serve basis. Applicants will not be placed in first-come, first-serve order until all required information and documentation is provided. Successful applicants will be notified and will receive a time-limited Letter of Conditional Approval which can be provided to lending institutions and solicitor as proof of funding commitment.
6. Approved applicants must provide a fully executed Agreement of Purchase and Sale within ninety (90) days of receipt of the Letter of Conditional Approval. Closing dates can be beyond the ninety (90) days.
7. All information submitted as part of an application will be treated as confidential. Disclosure will only be in accordance with release of information signed by the applicant and/or in keeping with the *Municipal Freedom of Information and Privacy Act*.

# 1 – Applicant Information – Include all members of the household

**Applicant:** Main contact for this application

Full Name:

Date of Birth:

Email Address:

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**Co-Applicant:** Spouse, partner or other adult to be registered on title

Full Name:

Date of Birth:

Email Address:

Do you prefer to be contacted via email?      Yes       No

Note: If we are unable to contact you by email, documents will be sent via letter mail

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## Current Address:

**City or Town:**

**Postal Code:**

Mailing Address – if different than above:

**Home Phone:**

**Work Phone:**

**Cell Phone:**

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## Status in Canada (Applicant)

Canadian Citizen     Permanent Resident     Refugee

## Status in Canada (Co-Applicant)

Canadian Citizen     Permanent Resident     Refugee

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**Other Adult Household Members** – means members of the household over the age of 18 years and not in school full time and who will be residing in the purchased home (i.e. adult household members other than the applicant and co-applicant).

<b>Other Adult Members</b>	<b>Member One</b>	<b>Member Two</b>
Full Name		
Date of Birth (dd-mm-yyyy)		
Status in Canada	<input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Refugee	<input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Refugee
Relationship to owner		
To be registered on property title:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Dependents in the home:** (Under 18 years of age or over 18 years and in school full-time)

Full Name	Date of Birth (dd/mm/yyyy)	Relationship to Applicant
1		
2		
3		
4		

**Required:**  **Copy of photo identification (e.g. Driver's Licence, Ontario Photo Card, or Passport) for the Applicant and Co-Applicant and Other Adult Members**  
 **Verification of full-time attendance in school for household member over age 18**

Will you be purchasing a home within the City of Kingston?      **Yes**  **No**

Will you be purchasing a home within the County of Frontenac?      **Yes**  **No**

## **Section 2 – Accommodation Details**

Does any member of the household currently have vested interest in any real estate?  
**Yes**  **No**

Are all adult household members currently living in rental accommodations?  
**Yes**  **No**

### **Applicant's Current Rental Housing Information**

Landlord's Name:

Landlord's Address:

**Required:**  **Copy of current lease or letter from Landlord.**

### Section 3 – Financial Details

“**Adult Members of Household**” means all members of the household other than the Applicant and Co-Applicant over the age of 18 years and not in school full time.

“**Gross Income**” means all income before taxes and other deductions. Include income from all sources (employment, pension, WSIB, social assistance, business income, Canada Child Tax Benefit, etc).

<b>Applicant</b>	<b>Co-Applicant</b>
Name of Present Employer	Name of Present Employer
Income Source:	Income Source:
Other Income Source:	Other Income Source:
Total Gross Annual Income:	Total Gross Annual Income:

<b>Other Adult Household Member One</b>	<b>Other Adult Household Member Two</b>
Name of Present Employer	Name of Present Employer
Income Source:	Income Source:
Other Income Source:	Other Income Source:
Total Gross Annual Income:	Total Gross Annual Income:

- Required:**
- Proof of Current Income – Benefit statement, recent pay stub, pension entitlement statement and any other income verification.**
  - Notice of Assessment for 2021 or 2022 for each adult household member.**

## Section 4 – Assets

**Assets** – means all assets owned by the adult members of the household and includes recreational vehicles, bank accounts and any other non-registered investments such as TFSA's.

### Recreational Vehicles (Boats, RV, Motor Homes, Snowmobiles, Motorcycles)

Recreational Vehicle	1	2	3	4
Owner				
Type of Vehicle Make & Model				
Year				
Approximate Value	\$	\$	\$	\$

**Banking Information** (includes non-registered investments, Bonds, GIC's, etc.)

**Applicant's Bank or Financial Institution Name:**

**Bank Address:**

**Account or accounts Information:**

**Type or types of Investment:**

**Current Value:**

**Current value of all other non-registered investment assets:**

**Co-Applicant's Bank or Financial Institution Name:**

**Bank Address:**

**Account or Accounts Information:**

**Type or types of Investment:**

**Current Value:**

**Current value of all other non-registered investment assets:**

**Required:**  Two months copies of all bank statements (i.e. chequing, TFSA and savings accounts) and non-registered investments. Registered investment such as RESP, RRSP, and RIF are excluded.

**All applications must include a current and valid pre-approved mortgage document with official signature.**

Please indicate the amount pre-approved: \$

Name of Lender or Bank:

Date Pre-approval issued:

Expiry Date of Pre-approval:

**Required:  Signed letter or documentation from lending institution confirming mortgage pre-approval or eligibility**

## **Section 6 – Declaration and Consent**

**I/We the undersigned,**

- a) Declare and certify that the information provided in this application is true and correct to the best of my/our knowledge.
- b) Understand that the purpose of this application is to allow the City of Kingston to determine eligibility for the Home Ownership Program. Final confirmation of eligibility will be provided after receipt of the fully executed Agreement of Purchase and Sale.
- c) On the day of closing the approved down payment funds will be transferred to my/our solicitor “In Trust”.
- d) Will use the purchased home as my/our sole & principal residence.
- e) Have read the information about the program and understand the program rules and eligibility requirements.
- f) Consent to the **release of information to** an authorized representative of the City of Kingston for the purpose of determining initial and ongoing eligibility for the Home Ownership Program.
- g) Without restricting the generality of the consent in the above paragraph, specifically consent to the release of information relating to any assets held in any financial institutions by or on behalf of me, my spouse or partner, and any dependents in my/our household.
- h) Further consent to an authorized representative of the City of Kingston **disclosing** to any party, personal information about me, my spouse or partner, and any dependents included in my/our household for the purpose of determining initial and ongoing eligibility for the Home Ownership Program.
- i) Understand this consent will apply to inquiries made relating to my/our initial and ongoing eligibility for the Home Ownership Program.

- j) Understand that the inquiries may take the form of electronic data exchanges.
- k) Hereby release the City of Kingston, Housing and Social Services Department and any employee, officer, agent or contractor from any liability or claim arising from the collection, storage, use or dissemination of any information received or collected pursuant to Section VI – Declaration and Consent of the Home Ownership Program Application.

**Signed this                    day of                    , 2023.**

**Signature of Applicant:**

**Applicant Name (please print):**

**Signature of Co-Applicant:**

**Co-Applicant Name (please print):**

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**Completed applications and supporting documentation will be accepted starting Friday, March 31, 2023 during regular business hours.**

**Program Contact Information**

**Email:**                    [housing@cityofkingston.ca](mailto:housing@cityofkingston.ca)                    **Phone:** 613-546-2695, extension 4949

**Submit completed application to:**

**Mail:**                    City of Kingston, Housing and Social Services  
                                 Attention: Home Ownership Program  
                                 362 Montreal St., Kingston, Ontario, K7K 3H5

**Hand Deliver:**    Main Reception on 2nd floor at 362 Montreal Street, Kingston, ON

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