

**City of Kingston and County of Frontenac
Community and Family Services – Housing Programs
Canada-Ontario Affordable Housing Program
Home Ownership Program – Application Form**

Before completing this Application, please read the following carefully.

1. Before you complete the Application form, carefully read the “Home Ownership Fact Sheet” 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. Applications will be accepted until **all** funds are allocated.
5. Allocations will be provided to approved applicants in order of receipt.
6. Successful applicants will be notified and will receive a time-limited letter of conditional approval which can be provided to their financial institution and lawyer.
7. Approved applicants must provide a fully executed Agreement of Purchase and Sale within sixty (60) days of the date in the Letter of Conditional approval in order to receive the Home Ownership payment
8. 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*.

Completed Applications must be sent to:

City of Kingston
Community and Family Services – Housing Programs
Attention: Lorraine Mustard
362 Montreal Street, Kingston, ON K7K 3H5

Please mark the envelope “**Home Ownership Application**”

For more information or for assistance in completing your Application
please call: 613-546-2695 extension 4943

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Section 1 – Applicant Information – Include all who will be residing in the home

I / We are currently living in a Rent-Geared-to Income Unit YES NO

Applicant: the main contact for this Application

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

Last Name, first Name **Date of Birth**
(dd-mm-yyyy)

Last Name, First Name **Date of Birth**
(dd-mm-yyyy)

Status in Canada
 Canadian Citizen Landed Immigrant
 Refugee Refugee Claimant

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Current Address – Street Number and Street Name, Unit/Apt. # **City/Town** **Postal Code**

Mailing Address – if different from above

Home Phone

Work Phone

Cell Phone

Alternate Contact (Name)

Daytime Phone

Relationship

Dependants living in the home (including dependant adults)

Name (first, last)	Date of Birth (dd-mm-yyyy)
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____

REQUIRED: Copy of photo identification (Driver's License, Passport) for the Applicant and Co-Applicant

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Section 2 – Accommodation Details and History

Do you or the co-applicant currently own a home, in part or in full, or have a financial/ownership interest in a home?

YES NO

Are you currently living in rental accommodations?

YES NO

Landlord's Name:

Phone

Fax

Landlord's Mailing Address

City/Town

Postal Code

REQUIRED: Copy of current lease, rent receipts, or letter from Landlord would be acceptable as proof of residency and renter status

Section 3 – Employment Details / Income Source

Applicant

Co-Applicant

Name of Present Employer / Income Source

Name of Present Employer / Income Source

How long with Present Employer/Income Source?

How long with Present Employer/Income Source?

REQUIRED: Proof of Employment Status – Letter from Employer or copy of most recent paystub is acceptable.

Section 4 – Financial Details

“Household” means every person who will be registered on title as owner

“Gross Income” means all income before taxes and other deductions. Include income from all sources (employment, pension, WSIB, social assistance, investment or business income, etc).

Gross Income

Household Member(s)	Gross Annual Income (\$)	Verification Provided		Notice of Assessment Provided			
		Yes	No	Yes	No	Yes	No
	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Gross Income:	\$						

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REQUIRED: Proof of Current Income Source – benefit statement, cheque stub, investment statement, recent pay stub; and
 Notice of Assessment for 2008 and 2009 returns for Household members listed above

Section 5 – Mortgage Financing

All applications must include a pre-approved mortgage.

Please indicate the amount pre-approved: \$ _____

Name of Lender or Bank: _____

REQUIRED: Letter or documentation from lending institution confirming mortgage pre-approval or eligibility

Section 6 – Information pertaining to the Home Purchase

Complete this section ONLY if you have an accepted offer on a home for purchase.

Have you signed an Offer to Purchase a home? YES NO

If YES, please complete the section in as much detail as possible at this time.

Address of Property	City/Town	Postal Code
Street Number and Street Name, Unit/Apt#		

Type of Building:

Detached Semi-Detached Townhouse Row House Condominium
 Other: _____

Number of Bedrooms: _____

Is the home new or previously occupied? New Previously Occupied

What is the purchase price of the home? \$ _____

What is the CLOSING date? (dd-mm-yyyy) _____

REQUIRED: Copy of signed Agreement of Purchase and Sale Notice of Fulfillment of Conditions
 Copy of Home Listing Amendments to “Agreement of Purchase and Sale”
 Copy of Tarion New Home Warranty Certificate (if applicable)

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Section 4 – 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 down payment assistance under the Canada-Ontario Affordable Housing Home Ownership Program. Final confirmation of eligibility will be provided after receipt of the fully executed Agreement of Purchase and Sale. On the day of closing the down payment funds will be transferred to your Lawyer “In Trust”.
- c) Will use the eligible home as our principal residence.
- d) Have read the information about the program and understand the program rules and eligibility requirements.
- e) Consent to the release of information to an authorized representative of the City of Kingston, Community and Family Services Housing Programs for the purpose of determining initial and ongoing eligibility for the Canada-Ontario Affordable Housing Home Ownership Program.
- f) 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.
- g) Further consent to an authorized representative of the City of Kingston, Community and Family Services Housing Programs 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 Canada-Ontario Affordable Home Ownership Program.
- h) Understand this consent will apply to inquiries made relating to my/our initial and ongoing eligibility for the Home Ownership Program.
- i) Understand that the inquiries may take the form of electronic data exchanges.
- j) Hereby release the City of Kingston, Community and Family Services Housing Programs and any employee, officer, agent or contractor from any liability or claim arising from the collection, storage, use of dissemination of any information received or collected pursuant to Section VI – Declaration and Consent of the Home Ownership Program Application.

Signature of Applicant

Applicant Name- Please Print

Signature of Witness

Signature of Co-Applicant

Co-Applicant Name – Please Print

Signature of Witness

Date

Date