Housing Programs
Housing and Social Services Department
2026 Home Ownership Program Application

Before completing this Application, please read the following carefully:

1. Before you complete the application form, please carefully read the "Home Ownership Program Guidelines and Requirements" on the website which describes the household eligibility criteria, eligible home purchases, application and selection, and the terms and conditions of funding.

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 application thoroughly to ensure that you have included all of the required documentation along with the completed application form. Use the checklist on page 2, which outlines all of the additional documentation required for your application to be considered complete. Incomplete applications will not be considered.

4. **Completed applications will be accepted starting Wednesday, April 1, 2026, during regular business hours (8:30 a.m. – 4:30 p.m.)**. All eligible applications will be considered and approved on a first-come, first-serve basis. Applicants will not be placed in a first-come, first-served order until all required information and documentation is provided.

5. Successful applicants will be notified and will receive a Letter of Conditional Approval (which is valid for 90 days). This letter can be provided to the lending institution 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. The closing date can be beyond ninety (90) days.

7. All information submitted as part of an application will be treated as confidential. Disclosure will only be in accordance with the release of information signed by the applicant and/or in keeping with the *Municipal Freedom of Information and Privacy Act.*

8. Completed applications and supporting documentation are accepted and processed during regular business hours, which are Monday to Friday from 8:30 a.m. – 4:30 p.m. (excluding statutory holidays).

Application Checklist

Please use this page to ensure that your application is complete for submission. This page outlines all of the additional documentation required for your application to be considered.

☐ Proof of status in Canada for all household members to be registered as owners on the property title. Please attach one of the documents listed below.

- Canadian birth certificate
- Canadian passport
- Canadian Citizenship Card
- Religious records (e.g., Baptismal certificate) if born in Canada and noted on the record
- Notice of Birth Registration or Statement of Live Birth from Canadian provincial entity responsible for birth registration
- Indian Status Card
- Native band records
- Permanent Resident Card

Do **not** supply original documents – please photocopy or scan both sides of the document. Health cards, driver's licence, or SIN cards cannot be used for ID.

☐ Photo identification (e.g., driver's licence, Ontario photo card, passport) for household members 18 years of age and older who will not be registered on the property title.

☐ Verification of full-time attendance in school for a household member 18 years of age or older, if applicable.

☐ Copy of current lease or letter from landlord.

☐ If not currently renting and are a first-time home buyer, documentation for the current location of residence (e.g., driver's licence).

☐ 2024 or 2025 Notice of Assessment for each adult household member 18 years of age or older.

☐ Proof of current income for each adult household member 18 years of age or older (e.g., benefit statement, recent pay stub, letter from employer, or any other income verification).

☐ Copies of the two most recent months bank statements for all accounts. This includes chequing, savings, TFSA, FHSA, and non-registered investments. Registered investments (e.g., RESP, RRSP, RIF) are excluded.

☐ Signed Mortgage Pre-Approval letter from an approved lender. Eligible lenders include banks, credit unions, and mortgage investment corporations. Unregulated private lenders are ineligible.

☐ Completed application form.

SECTION 1: Applicant Information – Include All Members of the Household	
Applicant – the main point of contact for this application	
First Name:	Last Name:
Current Address:	
Date of Birth (mm/dd/yyyy):	Email:
Phone Number:	Work Phone:
Status in Canada: ◯ Canadian Citizen ◯ Permanent Resident	
Co-Applicant – spouse, partner, or other adult member to be registered on title	
First Name:	Last Name:
Current Address:	
Date of Birth (mm/dd/yyyy):	Email:
Phone Number:	Work Phone:
Status in Canada: ◯ Canadian Citizen ◯ Permanent Resident	
Other Adult Household Members	
Refers to those 18 years of age or older in the household. These members will be residing in the purchased home and possibly contributing to the finances of the household.	
Adult Household Member #1	
First Name:	Last Name:
Date of Birth (mm/dd/yyyy):	Relationship to applicant:
Status in Canada: ◯ Canadian Citizen ◯ Permanent Resident	
To be registered on the property title: ◯ Yes ◯ No	
Adult Household Member #2	
First Name:	Last Name:
Date of Birth (mm/dd/yyyy):	Relationship to applicant:
Status in Canada: ◯ Canadian Citizen ◯ Permanent Resident	
To be registered on the property title: ◯ Yes ◯ No	

Household Dependents		
Refers to those under 18 years of age, or those who are over 18 and are in school full-time.		
Full Name	**Date of Birth (mm/dd/yyyy)**	**Relationship to Applicant**

Required Documentation to Attach for Section 1:

☐ Copy of proof of status in Canada for applicant, co-applicant, or other household member who will be registered on the property title (e.g., passport, birth certificate, statement of live birth).

☐ Verification of full-time attendance in school for household member(s) over 18 years of age.

SECTION 2: Accommodation Details	
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	
Does any member of the household currently have vested interest in any real estate? ◯ Yes ◯ No	
Is the household currently renting in the City of Kingston or the County of Frontenac, or is the household a first-time buyer currently living in the City of Kingston or the County of Frontenac? ◯ Yes ◯ No	
Applicant's Current Rental Housing Information	
Landlord's Name:	Phone Number:
Landlord's Address:	

Required Documentation to Attach for Section 2:

☐ Copy of current lease or letter from landlord.

If you are not currently renting and are a first-time home buyer, documentation must be submitted indicating your current location of residence (e.g., copy of driver's license, Ontario Photo Card).

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 who are not in school full-time.

"Gross Income" means all income before taxes and other deductions. Include income from all sources (i.e., employment, pension, WSIB, social assistance, business income, etc.).

Applicant	
Name of Current Employer:	Income Source:
Other Income Source:	Total Gross Annual Income:
Co-Applicant	
Name of Current Employer:	Income Source:
Other Income Source:	Total Gross Annual Income:
Adult Household Member #1	
Name of Current Employer:	Income Source:
Other Income Source:	Total Gross Annual Income:
Adult Household Member #2	
Name of Current Employer:	Income Source:
Other Income Source:	Total Gross Annual Income:

Required Documentation to Attach for Section 3:

☐ Proof of Current Income – benefit statement, most recent pay stub, pension entitlement statement and any other income verification for each adult household member.

☐ Notice of Assessment (NOA) for 2024 or 2025 for each adult household member.

SECTION 4: Assets

Refers to all assets owned by each adult member (18 years of age or older) of the household. This includes recreational vehicles, bank accounts, and any other non-registered investments such as TFSAs or FHSAs.

Financial Asset Summary

Name of Account Holder	Financial Institution & Account Number	Type of Account (e.g. chequing, savings, TFSA, FHSA, etc.)	Approximate Current Value
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
Total			$

Banking Information

The banking information is required for the applicant and co-applicant(s).

Required Documentation to Attach for Section 4:

☐ Copies of the two most recent months' bank statements for all accounts (e.g., chequing, savings, TFSA, and FHSA accounts) and non-registered investments. Registered investments, such as RESP, RRSP, and RIF are excluded.

SECTION 5: Mortgage Pre-Approval	
All applications must include a current and valid pre-approved mortgage document with an official signature.	
Name of Lender or Bank:	Amount Pre-Approved For: $
Date of Pre-Approval:	Expiry Date of Pre-Approval:

Required Documentation to Attach for Section 5:

☐ Signed pre-approval letter or documentation from an approved lending institution confirming the mortgage pre-approval. Eligible lenders include banks, credit unions, and mortgage investment corporations. Loans with unregulated or private lenders are ineligible. Mortgage pre-approvals supported by a co-signer or guarantor are ineligible.

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 of dissemination of any information received or collected pursuant to Section VI – Declaration and Consent of the Home Ownership Program Application.

Signed this _____ day of _____, 2026.

Applicant's Name (print): _____

Applicant's Signature: _____

Co-Applicant's Name (print): _____

Co-Applicant Signature: _____

Adult Household Member to be Registered on Title Name (print): _____

Adult Household Member to be Registered on Title Signature: _____

Program Contact Information	
Email: housing@cityofkingston.ca	Phone: 613-546-2695 ext. 4836

Submit completed applications to:

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

Hand Deliver: Main Reception on second floor at 362 Montreal Street, Kingston, ON

MyKingston Account: Login or sign-up for a MyKingston account and upload the completed pdf form and all of the additional supporting information through the Housing Programs intake form.

Program website: https://www.cityofkingston.ca/community-supports/housing-and-homelessness/affordable-housing-programs/

To speed up the process, please ensure you send a complete application. Applications that are incomplete will not be processed until we have all of the required documentation.