



City of Kawartha Lakes
Human Services
68 Lindsay Street North
PO Box 2600
Lindsay, ON K9V 4S7
705-324-9870 or 1-877-324-9870
cklhumanservices@kawarthalakes.ca

Application for Homeownership Program

Program Summary:

The Homeownership Program is a down payment assistance program, which is funded through the Ontario Priorities Housing Initiative (OPHI). The program offers 10% down payment assistance to eligible applicants in the City of Kawartha Lakes or the County of Haliburton. The prospective purchaser must meet the following:

- Be a first-time home buyer
- Be a renter in the City of Kawartha Lakes or the County of Haliburton
- Have combined annual household income at or below \$83,500
- Purchase a home in the City of Kawarthalakes or the County of Haliburton for \$ 435,126 or less

The down payment assistance is considered a forgivable loan that is registered on title for 20 years. Below are some of the conditions around the loan:

- If the homeownership unit is owned by the eligible purchaser for the maximum 20 years, the down payment assistance amount will be waived.
- If the homeownership unit is sold after 20 years, there will be no repayment of the down payment assistance or capital gains.
- If a homeownership unit is sold before the 20 year period expires, the homeowner is required to repay the original OPHI contribution plus ten percent of the realized capital gains.

Application Submission Options:

During the application period for 2020, our offices will remain closed to the public due to the pandemic. Applications and supporting documents can be submitted by one of the following methods:

- Complete the application online
- Mail the application with copies of the required documents to:
 - City of Kawartha Lakes - Human Services
Post Office Box 2600
68 Lindsay Street North
Lindsay, Ontario K9V 4S7
- Leave the application with copies of the required documents in the drop box at either of these two locations:
 - City of Kawartha Lakes - Human Services
68 Lindsay Street North
Lindsay, Ontario K9V 4S7
 - City of Kawartha Lakes - Human Services
Unit 8 - 49 Maple Avenue
Haliburton, Ontario K0M 1S0

If you need assistance with submitting your application, please call the office.

Once your application is submitted, it will be verified to ensure that your household is eligible for down payment assistance through the Homeownership Program. If you are eligible your application will be placed on the waiting list for Homeownership funding or if funding is available you will be contacted to work towards funding approval. You do not need to have an offer on a house prior to applying.

Application for Homeownership Program, Five easy steps:

- Income Verification - 2019 Notice of Income Tax Assessment
- Copies of two pieces of photo identification (for both applicant and co-applicant)
- A complete application form

To Be Completed By Home Purchaser

Last Name *

First Name *

**Birth Date
mm/dd/yyyy**

Gross Annual Income *

Relationship

Last Name

First Name

**Birth Date
mm/dd/yyyy**

**Gross Monthly
Income**

Relationship

Do you have dependents living with you?

Yes

No

Number of dependents

**Mailing Address (Street, PO Box, City, Province,
Postal Code) ***

Phone number *

**Alternate phone
number**

Email Address

General Questions

**Do you currently own a home or have interest
in a home?**

Yes

No

**Are you (and co-applicant, if applicable) a first-
time homebuyer?**

Yes

No

General Questions Continued

Are you currently living in rental accommodation? *

Yes No

Does any member of the household owe arrears for rent or damages to a Local Housing Corporation or Social Housing Provider?

Yes No

Are you and the co-applicant (if applicable) Canadian Citizen, a landed immigrant or have applied for permanent residency or refugee claimant status? *

Yes No

Information Pertaining to New Home Purchase

Have you already submitted an offer to purchase a home? If yes, please complete below.

Yes No

Location Address

Unit Number

City

Postal Code

Number of Rooms

Building Type

Condominium

Triplex

Duplex

Row House

Town House

Semi-Detached

Detached

Is the home a new home, not previously occupied?

Yes No

Is the home a resale home where the purchaser has undertaken or will undertake a home inspection at his or her own expense?

Yes No

What is the listed price of the home?

What is the scheduled closing date?

Declaration, Release & Acknowledgement

I / we hereby declare and certify that the above information is correct. I / we understand that this is an application for down payment assistance under the Homeownership Component – Ontario Priorities Housing Initiative (OPHI), the purpose of which is to allow the City of Kawartha Lakes to determine if the purchaser and the home are eligible. Any false information will deem the application declined and void of the above program. Final confirmation of eligibility will be required after completion of the home inspection, if applicable, and prior to any down payment being made.

Personal information contained in this form or any attachments hereto is collected by the City of Kawartha Lakes for the purpose of determining eligibility for Homeownership Funding – Ontario Priorities Housing Initiative (OPHI) in accordance with the Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, Chapter M.56. The applicant acknowledges that the information in the application form and attachments to it may become available to the public and consents to the release of that information. Any questions regarding the collection or release of this information should be directed to:

Arlene Smit, Affordable Housing Programs Coordinator
The Corporation of the City of Kawartha Lakes, Human Services Department
68 Lindsay Street North, PO Box 2600
Lindsay, Ontario K9V 4S7
Tel: (705) 324-9870, Ext. 3109, 1 877-324-9870
Fax: (705) 328-2875
asmit@kawarthalakes.ca
www.kawarthalakes.ca

Signature

Date

Signature

Date