

ONEIDA NEW HOUSE CONSTRUCTION GUIDELINES
"LOW INCOME HOUSING UNITS"

Reviewed & Revised -May 04, 2016 -Housing Committee

Approved by Chief & Council: May 17, 2016

1. It is the responsibility of the Housing Committee to conduct a review of the loan requirements, as outlined, for Loan Approval. Upon completion, the Housing Committee will forward a recommendation to Council. Council approval will be granted to the applicants who have met and fulfilled the minimum requirements for *Low Income Housing Loans*.
2. All applications must be filled out completely and reviewed by the Housing Coordinator. Applications must include a **Council approved** Land Transfer Agreement, **Verification of Up- to-date Income for total household by providing a copy of; T4, Bank Statement, Ontario Works cheque Stub, ODSP (Ontario Disability Support Program) Cheque Stub**, Note: In order to be eligible for a "Low Income Housing Loan" applicants must be in receipt of Ontario Works Benefits, O.D.S.P. and annual income not exceeding **\$42,500.00**, priority will be given to applicants with dependents and a Plot Plan which consists of:
A. Location of where proposed house is to be situated.
B. Driveway Layout -complete with a cost. (Culverts must be installed at homeowner's expense).
C. Septic System Layout -complete with *two* cost estimates **and copies of the septic installers license**.
D. Hydro Layout -complete with a cost estimate **if available. Note: Applicant is 100% responsible to cover the cost of the hydro installation from the road to the house.** Should there be a surplus in the loan allocations, the surplus can be applied to cover hydro cost from the road to the house.
E. Waterline Layout -complete with cost estimate from the Oneida Water Department.
3. **Applicant** must submit three (3) copies of Working House Plans and the total square footage must not exceed 1100 square feet. (27'6"x40').
 - A. **Foundation Plan: Must be a crawl space and consist of 48" poured concrete walls, 3"slurry cap and drainage system (sump pit, pump and discharge pipe)**
 - B. Working House Plans must obtain approval from the Designated Housing Inspector and/or have an Engineer's Stamp of Approval on the Plans.
 - C. All house designs and specifications will ensure compliance with the minimum standard determined by the **First Nations Illustrated Building Code** and in conjunction with the National Building Code. Note: Once the blueprints are approved by the Designated Building Inspector, NO CHANGES TO THE BLUEPRINTS WILL BE ALLOWED.
4. Applications must be filled out YEARLY, January^{1st} to March 31st.
5. Applicant(s) will ONLY be APPROVED for a Housing Unit, once in a LIFETIME. (Emergency situations shall be given special consideration, and will be reviewed by the Housing Committee and Council as they arise). Emergency situations may consist of FIRE, FAMILY BREAKUP AND NATURAL DISASTER. (SEE DISPOSITION OF PROPERTY FORM).
6. Approval from the Housing Committee will be for the Purchase of New Material Only.
7. Applicant(s) must be a registered Oneida Band Member according to the Oneida Membership Guidelines and must be at least eighteen (18) years old to apply for a Housing Unit.
8. Minor Capital Dollar Allocations under this Program MAY NOT be used for the purchase of Mobile Homes.

9. **ON A PURCHASE AGREEMENT FOR A NEW HOUSING UNIT:**

A. Common-law and/or married couples may apply for a New Housing Unit. A single person can apply, should their status change it will be their option as to whether they want their spouse's name included in the *Loan Agreement*. (Refer to Disposition of Property). In the event of a Death, of the person whom has signed the Housing Loan Contract, the house will be held in trust with the surviving spouse, for their children.

B. Applicant(s) must surrender one (1) acre of land for an un-serviced lot, or three quarters (3/4) of an acre if lot will be serviced with a private septic system and hook-up to the communal waterline, or one third (1/3) of an acre if the lot is to be serviced with hook- up to the Communal sewage and waterline systems, where the house is to be built on, to the Oneida Band Council. Upon repaying 100% of the total loan as stated in the Contract, the land will then be transferred back to the said land owner/s.

C. Married applicants must have both names on the Land Transfer Agreement and the Purchase Agreement and both shall have equal ownership.

10. **APPLICANT (S) MUST ABIDE BY THE FOLLOWING ELIGIBILITY REQUIREMENTS:**

STAGE 1:

A. The loan application must be completed and submitted to the Housing Department. Applicants **MUST** attend a New Homeowners Information Workshop. Tentatively June or July.

B. Applicant(s) must not be in arrears with any departments of the Oneida Band Council.

C. Applicant(s) must be the legal owner(s) of the land and must submit a Land Transfer Agreement verifying that they are the legal owner(s). This can be obtained from the Lands & Estates Department. (Note: Quit Claims/Land Transfer Agreements dated prior to 1990 must be re-surveyed by the Lands & Estates Department). Property lines to be verified at the time of the Survey).

D. Applicant(s) must **INSTALL** a **DRIVEWAY**, which is to be accessible to the property for the Worker's and delivery trucks. **(Note: Driveway must be a minimum of 10' from where the proposed house is to be constructed)**. General specs **MUST** be obtained from the Oneida Roads Supervisor along with a cost estimate.

STAGE 2:

Applicant(s) will meet with the Housing Staff, Designated Building Inspector and Roads Superintendent for the purpose of reviewing their personal file and loan guidelines to ensure that the applicant has fulfilled the loan requirements up to #10 Stage 1 (D).

STAGE 3:

The Housing Staff to present the applicant(s) personal file to the Housing Committee for their review. The Housing Committee will forward a recommendation to the Oneida Nation of the Thames Council recommending that a "Low Income Housing Loan Allocation" be approved for the said applicant(s).

HOUSING LOAN GUIDELINES

11. A. Applicants approved for a "Low Income Housing Loan" will receive a loan allocation of \$108,000.00 @ 100% repayable and applicable to New House Construction. Note: Allocation includes the costs for a crawl space foundation and drainage system (as per Oneida's foundation and drainage system specifications) and material and labour costs to construct the complete unit. Two estimates required.

B. Applicant(s) approved for a "Low Income Housing Loan" is eligible to utilize the loan allocation for the purchase of material and labour costs to construct the unit. Note: This includes the foundation & drainage costs. Applicants MUST obtain TWO COST ESTIMATES from contractors of their choice.

12. A. The Oneida Band Council will provide fire insurance coverage on all New Housing Loan Units and these charges will be added to the loan balance on a yearly basis at 100% repayable.
NOTE: Homeowners will have the option of purchasing their own Fire Insurance Coverage on their units and must advise the Housing Department if they choose this option and must submit a copy of the Policy in Force to the Housing Department on a yearly basis. The Policy in Force must list the Oneida Band Council as first mortgagee until the Housing Loan is paid in full.

B. All Housing Loans are 100% repayable and a one-time agency fee of 4% will be applied to all approved loans. Applicants will be given 3 options to determine the monthly repayment amount. NOTE: Should the Homeowner wish to change their monthly payment plan in the future, they will be eligible depending on their payment record, beginning at the date shown on their existing Housing Loan Contract.

Calculation formula: \$108,000.00 (Loan Allocation) + 4% agency fee = \$4,320.00
\$108,000.00 + \$4320.00 = \$112,320.00.

Minimum payments of \$278.00 per month until the loan is paid in full.

13. A) Demolition of a **UNFIT HOUSING UNIT** must be demolished 30 days upon the applicant taking residency in the New Unit. NOTE: This will be enforced by the Demolition Agreement that is to be signed by the approved applicant (if applicable).

B) The Housing Staff will arrange to have the Designated Building Inspector, Environmental Health Officer and Ontario Hydro Representative, inspect the units to determine if the existing unit is deemed UNFIT.

C) If the UNFIT HOUSING UNIT is not demolished within the thirty (30) day time frame, the Oneida Housing Department will make arrangements to have the unit demolished and the demolition costs will be invoiced to the Homeowner. Note: These costs will be added to their Housing Loans at 100% repayable and these costs must be repaid within the first year of the Loan Agreement.

HOUSING LOAN GUIDELINES

14. The following items must not exceed the costs as listed. Any amounts over these amounts will be the Homeowners expense.

Labour Dollars	\$34,300.00 to construct home exterior/interior
Framing Exterior/Interior	\$13,000.00 (Includes, Framing, subfloor, Roof, Insulation, Drywall, Shingles, Vapor B, Misc.-nails
Siding & Brick	\$2,500.00
Paint Interior	\$ 500.00
Eavestroughs	\$ 800.00
Trim & Doors Interior	\$ 900.00
Flooring	\$2,800.00
Windows & Outside Doors	\$5,000.00
Kitchen Cabinets	\$4,000.00
Front & Back Steps	\$1,000.00
Electrical:	\$4,500.00 (This includes the material & Labour costs for the electrical install the service, rough in & finishing of the electrical fixtures and permit).
Light Fixtures	\$ 500.00
Furnace/HRV UNIT	\$6,200.00
Foundations/Crawl space	\$15,000.00 (To be used for the installation of a Crawl space & drainage system)
Sanitation	\$17,000.00 (This includes the costs of purchasing the plumbing materials (includes Hot Water Heater & Labour Costs of \$4,200.00 to have the plumber rough in & finish the plumbing, the waterline installation cost of \$1,300 and the septic installation costs \$11,500 as per approved septic layout prepared by the Environmental Health Officer).

However if the Homeowner wishes to purchase over the limits the additional costs will be their expense. Oneida will not be held liable for repairs or replacements. If the full loan is not required and house has been completed with a FINAL Inspection, then the Homeowner may spend the dollars on their home or reduce the loan amount to be paid back.