



“Two 4 Bedroom Rent-to-Own”

Applications are now available and will be accepted from:

July 19,2023 until August 16,2023 by 4:00pm

* Need help filling out applications?
Contact the Housing Department for assistance;
* Remember to hand in supporting documents (Inspection reports, Doctor, Social worker support letters



* Monthly Mortgage \$1,112.00 + Hydro +Propane,
*\$8,000 Deposit Required from successful applicant
*

Eligibility Criteria

- **Main Applicant must be Registered Member of the Oneida Nation of the Thames,**
- **Applicant must be eighteen (18) years of age or older,**
- **Applicant must be willing to provide at least two (2) references – 1-landlord reference, and 1-character reference,**
- **Applicant must be willing to complete Financial Analysis Form and Fill out Employment history/Social Assistance Verification Section 5 of the application,**
- **Deposit not needed with application, required from the successful tenant prior to move in date (Cheque, Money Order, or Paid directly to Oneida from ODSP or Ontario Works).**
- **Applicant must not be in arrears/debt with Oneida Nation of the Thames Council**

Please Note Housing Does not accept incomplete applications make sure you fill in each section of the application.

APPLICATIONS ARE AVAILABLE AND ALSO COMPLETED APPLICATIONS CAN BE HANDED IN BY THE FOLLOWING:

- BY Email: Valerie.Doxtater@oneida.on.ca or housing.support@oneida.on.ca
- By Mail: Oneida Administration Office Attn: Housing Department 2212 Elm Ave, Southwold, On N0L2G0
- fax: 519-652-9287



Oneida Nation Housing Department Rent-to-Own Application Check List

Application Deadline: August 16th 2023 @ 4:00 PM

Applicant Name: _____

If all the boxes on this page are checked off, you have a complete application

- Signed & Completed Application - All Sections
- Copy of Bank Statement **OR** Proof of Income
- A Minimum Deposit of \$8,000 Upon Being the successful applicant (not with application) Please Note: you more then welcome to make a larger deposit.
- Membership Confirmation – Copy of Status Card
- Good Reference Check
 - One (1) Previous Landlord Letter
 - One (1) Character Letter of Reference
 - OR**
 - If You Have Never Rented Before, Two (2) Character Letters of Reference Will Be Accepted.

Completed applications must be submitted by the Applicant to the Oneida Housing Department during the timeframe stated in the notice;

PLEASE NOTE: INCOMPLETE APPLICATIONS WILL NOT BE CONSIDERED

1. **Applicant Information: 4 Bedroom rent-to-own**

NOTE: YOUR APPLICATION WILL NOT BE CONSIDERED IF YOU HAVE OUTSTANDING DEBTS (ARREARS) WITH ANY DEPARTMENT OF THE ONEIDA NATION OF THE THAMES COUNCIL.

Instructions: 1. Complete all sections 2. Please print clearly
(All Sections Must Be Completed in Order to Consider Your Application Complete)

HOUSING RENTAL APPLICATION

Date of Application	
Name of Applicant	
Number of bedrooms needed	

Please list the names of all of the individuals who will be living in the home. The first name on the list should be the primary occupant (head of the household). Under 'Relationship to Primary Occupant' this could be spouse/partner, children/dependents (son, daughter), and other family member such as aunt, grandparent or someone not related to the primary occupant.

Name (First and Last Name)	Date of Birth	Male or Female	Relationship to Primary Occupant	Oneida membership #
1. Primary Occupant:				
2. Secondary Occupant: (co-occupant/spouse)				
3.				
4.				
5.				
6.				

2. **Current residential and postal address?**

Street No. & Name/Box Number/R.R. #:		
First Nation/City/Municipality:	Province:	Postal Code:

Rental Application -Oneida Rental Unit What is your mailing address (if different from #2):

Street No. & Name/Box Number/R.R. #:		
First Nation/City/Municipality:	Province:	Postal Code:

3. Contact information:

Primary Occupant	Home phone #	Work phone #	Cell phone #	Email:
Secondary Occupant				

4. Alternate Contact in Your Absence for messages:

Name: _____	Home phone #	Work phone #	Cell phone #
Relationship: _____ (i.e. friend, relative)			

5. Employment History/Social Assistance Verification:

The following salary or wage information will be verified by Oneida Nation of the Thames Housing Department. Verification is provided in strict confidence, as requested by the recipient to support his/her application for a RENTAL UNIT under the Oneida Nation of the Thames First Nation Housing Department.

Name of Employer		Employer's Address		Telephone No.
No. of years employed	Hours per week	Full time	Part time	Seasonal weeks per year
Present position or job classification		Gross income from previous two years (income before deductions)		
		20__ \$	20__ \$	
Present regular gross salary or wage rate (indicate one)				
\$ _____ per hour \$ _____ per week \$ _____ per year				
Does employee receive earnings from overtime work, bonuses, commissions, etc.? __ No __ Yes (explain)				
Prospects of continued employment and/or other comment				

I certify the above information is true and correct

Name (print clearly)	Title	Signature

Posted: July 19,2023

The following Social Assistance information will be verified by Oneida Nation of the Thames Housing Department. Verification is provided in strict confidence, as requested by the recipient to support his/her application for a RENTAL UNIT under the Oneida Nation of the Thames First Nation Housing Department. **(Please inform your Case Worker that the Oneida Housing Department Staff will be contacting them to verify your social assistance information)**

Type of Benefit/Assistance Provided	
Financial Assistance Breakdown	
A. Basic Needs Allowance	\$ _____
B. Shelter Component Allowance	\$ _____
C. Heating Allowance (Including Hot Water)	\$ _____
D. Electrical Allowance (Excluding Heat and Hot Water)	\$ _____
E. Other Allowances (Medical, Telephone, etc.)	\$ _____
Total Monthly Benefits Available	\$ _____
Number of Months on Assistance	

Case Worker's Name	Office Address	Telephone

6. FINANCIAL ANALYSIS: All steps 1,2 and 3 to complete

Step 1. Monthly Income:

Monthly Income	Average Monthly Income Amount
Employment Income	\$
Social Assistance Benefits	\$
Pension Benefits	\$
Employment Insurance Benefits	\$
Alimony, Child Support	\$
Other Income	\$
Total Monthly Income:	\$

Step 2. Monthly Expenses:

Monthly Expenses	Average Monthly Amount
Rent/Mortgage	\$
Utilities	\$
Insurance (House, car, medical)	\$
Phone, Cable, Internet	\$
Car/Truck loan Payment	\$
Gas, and Other Transportation Costs	\$
Personal Loan Payments	\$
Credit Card Payments	\$
Groceries	\$
Clothing	\$
Entertainment	\$
Other	\$
Total Monthly Expenses:	\$

Step 3. Amount Available For Other-Related Expenses:

Total Monthly Income (Step 1)		\$
Total Monthly Expenses (Step 2)	Minus	\$
Amount Available For Other Expenses:	Equals	\$

7. Information on your current and previous accommodation:

Do you rent or own your current home (please check one)?				Rent <input type="checkbox"/>
				Own <input type="checkbox"/>
What is the monthly rent that you pay at your current address?				\$
<i>Please provide information on your current and last residence</i>				
	From Date	To Date	Name of Landlord (if applicable)	Phone number for landlord
Current address				
Previous address				

8. Current Living Conditions: All Fields are points from the point system attached.

- a. The current dwelling poses a health and/ or safety risk to the occupants (must be supported by documentation such as inspection report or someone with authority)
Example: Doctor/social worker Etc.

Provided detail:

- b. What is considered an overcrowded situation by the National Occupancy Standards (NOS): (NTD: item in this section can be moved to a note at the end of the document)

1. National Occupancy Standards' guidelines.

a. **Suitable housing:**

- i. Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for:
 - ii. each cohabiting adult couple.
 - iii. unattached household member 18 years of age and over.
 - iv. same-sex pair of children under age 18;
 - v. and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.
 - vi. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).

- c. The current household is overcrowded; please provide details with supporting documents by authoritative agent and using NOS's guidelines above.

- d. Presently are you residing in temporary type housing situation? If yes provide details and how long:

- e. Yes No

9. Number of household member(s) who require wheelchair accessibility or special modifications, please elaborate and justify by proper documentation:

10. What type of Housing are you and your family requiring? The house must meet National Occupancy Standards.

- a. 1 bedroom 2 bedrooms 3 Bedrooms 4 Bedrooms

11. Gross Monthly Income:

Primary Applicant \$_____ /Month

12. Two Reference Letters from either: **Must include to be considered complete application**

a. One landlord (the references must be from the one most recent landlords). And One Character reference letter

i. Yes No N/A

b. If you have not rented before, Two-character references letters can be submitted (not immediate family).

i. Yes No N/A

Primary occupant (please print)	
Signed	Date:

Secondary occupant (please print)	
Signed	Date:

ALL INFORMATION PROVIDED WILL BE KEPT CONFIDENTIAL AND USED FOR THE PURPOSE DESCRIBED HEREIN

For Housing Unit use only		
Check off appropriate box and print name where required		
1. Date Received: _____ Via: Person <input type="checkbox"/> mail <input type="checkbox"/> e-mail <input type="checkbox"/>	2. Acknowledge letter of receiving application and will be reviewed: Date: _____ by: _____	3. Review of application for completion? Date Reviewed: _____ Reviewer: _____ Complete: <input type="checkbox"/> Incomplete: <input type="checkbox"/>
For Housing Unit use only		
Check off appropriate box and print name where required		
7. Confirmation letter for eligibility or ineligibility sent Date: _____ by: _____	8. Filed accordingly as eligible or Ineligible: Yes: <input type="checkbox"/> No: <input type="checkbox"/> Date: _____ Inputted into the Housing Waiting list: Yes: <input type="checkbox"/> No: <input type="checkbox"/> Date: _____	9. Date of Conditional Housing Offer : _____ by: _____ Accepted <input type="checkbox"/> Declined <input type="checkbox"/>
Authorized by Print:	Authorized by Signature:	Date:

**Oneida Nation of the Thames Housing Department
Rental Program:
Application Review and Point System**

Name of Applicant: _____

Date Application Received: _____

Reviewed by: _____

Review Date: _____

APPENDIX F

The purpose of Selection Criteria for Rental Units

Applications that meet the eligibility requirements outlined below are assigned a score according to a selection criteria point-rating guide. The applications with the highest standing according to the list (below) shall be given priority.

The purpose of the selection criteria is to select applicants based on relative merit and in accordance with the community housing goals and this Policy. A completed Housing Application must include sufficient information to ensure that the Housing Department can apply the point-rating guide and assign an application a score. The point-rating guide assesses household size, present living conditions, references, and financial circumstances.

To avoid any conflicts of interest and to keep the selection process fair, an anonymous scoring process will be used whereby the Housing Department will score the applicants. Only the scores and random identification number will be forwarded to the Housing Portfolio for acknowledgement of approval.

***NOTE: definitions for health and safety standards including overcrowding will be used and DOCUMENTED PROOF of living situations outlined below is require*

	Selection Criteria (An application will not be scored if this box has 1 or more check marks)	Points	Total Points
1.	Who is not eligible a) The applicant is under the age of 18; b) The application is incomplete; c) the applicant cannot afford the unit and all personal expenses (see: attached expense sheet) Monthly income is Less than 3 X monthly rent or S.A. not sufficient) d) The applicant owes money to Oneida; e) The applicant has a history of not complying with the "Rental Agreement" f) Doesn't meet the National Occupancy Standards. (Over crowding / Over Housing) g) No reference from previous landlord and character		
2.	Family Structure		
	a) For each applicant's child under the age of 18	1 point each	
	b) Applicant is a single parent with dependents	2 points	
	c) Applicant and dependent(s) are members	1 point each	
3.	Current Living Conditions:		
	a) The current dwelling poses a health and/or safety risk to the occupants (Must be supported by documentation such as inspection report).	2 points	
	b) Applicant currently resides in a temporary housing situation (This must be justified with documentation from an authority or acceptable agent).	2 points	
	c) The household is considered overcrowded per the National Occupancy Standards (Must be justified with documentation from an authority or acceptable agent).	2 points	
	d) The current dwelling poses a health and/or safety risk to the occupants (Without documentation from authority)	1 point	
	e) Applicant currently resides in a temporary housing situation (Without documentation from authority)	1 point	
	f) The household is considered overcrowded per the National Occupancy Standards (Without documentation from authority)	1 point	

4	Household Income: applies to the main applicant only.	2 Points	
	a) Applicant's income affords all personal and housing related cost (monthly income is 3 X monthly rent) (Gross Monthly Income / Monthly Rent)		
	b) Applicant does not owe money to Oneida.	2 points	
	c) Applicant has confirmation from Ontario Works or ODSP for Shelter component (this section only applies if the monthly income is lower than 3.00%)	1 point	
TOTAL Points:			

***National Occupancy Standards** – enough bedrooms based on the following requirements means one bedroom for:

- Each cohabiting adult couple;
- Unattached household member 18 years of age and over;
- Same-sex pair of children under age of 18;
- And additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).
- A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom,

First Tie Breaker income percentage (Gross monthly income/Monthly rent) :

3.00 to 3.99	2 points	
4.00 to 4.99	3 points	
5.0+	4 points	

Second Tie Breaker: The applicant who has applied for a Rental Unit the highest number of times shall be given priority.