



APPLICATION FOR RENT-TO-OWN (RTO) HOUSING

The information requested in this application is based on the housing policy approved by Okanagan Indian Band. The purpose of the application is to collect information which shall confirm whether the applicant(s) is eligible to receive housing assistance, and the priority of their request for housing assistance. All information provided shall be kept confidential and used for the purposes described herein.

Step 1- Complete the application

1. The application shall be completed in ink and printed clearly.
2. Applications shall be filled out completely. Incomplete applications shall be returned to the applicant or the applicant shall be asked to provide additional information.
3. All of the information provided on the application shall be true. A false statement may result in the denial of a unit upon application or an eviction from a unit in the event that an application is successful and the false statement was relied upon when the unit was awarded.
4. If you or your family members have conditions that require special attention, a medical report/referral letter from your doctor or counselor may be required.
5. Submit two references from the two most recent landlords. If you have not rented before, two references from owners of your previous two accommodations are required (refer to the last page attached to this application).

Step 2 - Drop off/email the application

When all of the above items in Step 1 are completed drop off the application at the Public Works & Housing office, or email to Martina.Lewis@okanagan.org :

Attention of the Housing Officer,
12420 Westside Rd.,
Vernon, BC
V1H-2A4

Application Renewal for RTO Housing

Phone or come into the office to update your application annually. If you choose not to do this then your application shall be deemed EXPIRED. It is your responsibility to apply each year in order to keep your application active and considered for RTO housing as it becomes available.

Need Help?

If you require assistance completing the application form, please contact the housing department at 250-542-3444.



Who is eligible to apply for RTO Housing?

- Applicants shall be **19 years or older** and a **member of Okanagan Indian Band**.
- Applicants who wish to locate a RTO House on their own lot (as opposed to a Band lot) must submit a Legal Survey and a Parcel Abstract Report showing that the Applicant is a legal owner of the land. The Parcel Abstract report is available from OKIB Lands office.
- Applicants will be required to **provide verification of household income** in order to confirm their ability to manage the monthly rental payments and other associated costs or charges.
- Applicants will be required to **sign a declaration/financial disclosure form** authorizing Okanagan Indian Band to verify income, credit history as part of the application.

Who is not eligible?

- Any applicant with **rental arrears** and/or **outstanding accounts** with Okanagan Indian Band until the outstanding accounts have been paid off; or, until the applicant has entered into a repayment agreement with the Band and has paid the agreed upon monthly instalments on the due date of the instalments for a minimum of six consecutive months.
- Any applicant that has a **history of poor tenancy** (cited for rental agreement violations where notice to correct or vacate was issued) except where the applicant can provide documentation of acceptable tenancy for a consecutive 2 year period.

Occupancy Guidelines And Number of Bedrooms

Based on the information provided in the RTO housing application and confirmed by the housing department, the following guidelines shall determine the unit type (number of bedrooms) an applicant is eligible for based on the National Occupancy Guidelines definition of suitable housing (housing that has enough bedrooms for the size and make-up of resident households).

Enough bedrooms means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 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.

How will you be notified about the status of your application for RTO housing?

Within 30 days of receiving your application, the housing department will:

- a) Review the application to confirm that it is complete.
- b) Verify information provided in the application and may conduct an in-person interview with the applicant(s).
- c) Shall provide written notification to the applicant to confirm eligibility. If the application is ineligible, the housing department shall confirm the reason(s) for ineligibility.

Process for RTO Housing Applications?

- a) When a RTO Housing becomes available it is **posted for at least 14 days**.
- b) The Housing Department will accept applications until the **closing date/time**.
- c) The Housing Department will review the application to confirm that it is complete.
- d) Verify information provided in the application.
- e) All applications accepted by the closing date for each unit will be scored by the RTO Housing Priority Rating System.
- f) The highest scored applicant will be offered the unit, and if not accepted it will go to the next highest scored applicant.



1. Applicant Information

Please list the names of all of the individuals who will be living in the home. The first name on the list is 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	OKIB Band #
1. Primary Occupant:				
2. Secondary Occupant:				
3.				
4.				
5.				
6.				

2. Contact information

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

Name of Person to Contact in Your Absence

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

3. 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				

4. What is your mailing address (if different from #2):

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



5. Reason for applying for RTO Housing.
 Please state the reason you are applying for a Rent-to-Own Housing.

6. Please list your **top 3** locations? See table below.
 If a location is not desired, please state ND

Neighborhood	Choice**(1 st to 3 th)
Own Lot* (Survey and CP Certificate is available)	
HOL (Head-of-the-Lake):	
6-Mile:	
WMC White Man's Creek	
Round Lake	
Madeleine Lake	
Salmon River	

Identification of a preferred selection does not guarantee approval for same.

**Lot must be surveyed and applicant must have a Certificate of Possession. Applicant is responsible for all infrastructure costs (ie. road access, hydro, septic, water)*

***Lot availability subject to approval from PWH Director. PWH reserves the final authority to confirm the eligibility of the lot location.*

7. If you are requesting your own Lot, the Lot must have the following **legal requirements** to be eligible to locate a RTO House on your land:

Land Surveyed :	Yes or No
Survey attached:	Yes or No
Lands Parcel Abstract Report attached:	Yes or No
Applicant's name on title	Yes or No

Note: Land Parcel Abstract Reports are available from the OKIB Lands office.

8. If you are requesting your own Lot, the Lot must have the following **utility requirements**.

Road Access:	Yes or No	If so, from which road?
Water:	Yes or No	If so, from what source?
Septic:	Yes or No	If so, from what source?
Hydro:	Yes or No	If so, when.

Note: If the lot does not have the above, then applicant will be **responsible for all infrastructure costs** (ie. road access, hydro, water, sewer).



9. Transferor Pledge: Are you willing and able to **transfer the CP** (Certificate of Possession) to the Band for the duration of the mortgage?
 Yes or No

See Housing Policy below:

13.1.3 *The Certificate of Possession shall remain in the name of the Band until the mortgage is completely amortized including arrears, the tenant has met all of the obligations, terms and conditions of the lease agreement and the tenant has executed the documentation required to exercise the option to purchase the unit.*

13.1.4 *Failure to meet the conditions noted above and/or if, during their tenancy the applicant terminates their lease agreement, or where the lease is terminated by the Band, with cause, the applicant/tenant shall lose all rights to the unit and the land.*

10. **Employment History/Source of Income**

Primary Occupant

Name of present employer. If not currently employed, confirm source of income:	
Employment Address:	
City/Town/Reserve:	Postal Code:
Telephone Number:	Occupation:
Length of Employment: _____ years _____ months _____ weeks	

Secondary Occupant

Name of present employer. If not currently employed, confirm source of income:	
Employment Address:	
City/Town/Reserve:	Postal Code:
Telephone Number:	Occupation:
Length of Employment: _____ years _____ months _____ weeks	

11. **Previous RTO housing Application(s)**

Have you or anyone in your household applied previously for Okanagan Indian Band housing assistance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, when was your application submitted? _____	



12. Total Annual Gross Household Income

As part of the application process for the RTO housing program, you shall provide information on the total household income which is the gross current year's income (before deductions) of everyone who will be living in the RTO housing unit. **Please complete the chart below for every member of the household in the same order as the names listed on page 3 of the application form.**

	Source of Income	(1)	(2)	(3)	(4)	(5)	(6)
1	Annual gross salary, wages, part-time earnings						
2	Child tax benefit	+-					
3	Employment insurance benefits						
4	Social assistance, workers compensation, other benefits						
5	Old age pension, Canada Pension, disability pension, veterans allowance						
6	Alimony or child support payments						
7	Self employed or seasonally employed earnings (use net income)						
8	Other income (i.e. lease monies, room and board from boarders, investment income - please specify).						
Total Income from all sources							

ADD: Columns 1, 2, 3, 4, 5 & 6:

TOTAL ANNUAL HOUSEHOLD INCOME: _____



13. Affordability Analysis

Instructions

As part of the Band-owned rental housing program, tenants must make monthly payments. They may also be responsible for housing costs they may not be required to make in their current accommodation (i.e. heating, insurance, repairs). An affordability analysis is an important part of the application package so that both the housing department and the applicant can determine whether the applicant can afford to make the required housing payment and pay for other related housing costs. It is recommended that the housing staff assist the applicant to complete this form.

Step 1 - Confirm Monthly Household Income

Ensure the applicant includes the net household income (after deductions) from all sources of all adult members who will be living in the unit. The exception is income earned by dependants who are attending school full-time.

Step 2 - Confirm Monthly Housing Expenses

Important - Complete this section of the affordability analysis before the interview!

This information should be based on the past year's average operating costs for the unit that the applicant is applying for, or similar costs (i.e. average heating costs).

Step 3 - Confirm Non-Housing Expenses

Have the applicant review and fill in each item on the list to ensure they are considering all non-housing expenses.

Step 4 - Affordability (amount remaining)

Take the net monthly income from Step 1, then deduct the monthly amount of housing expenses noted in Step 2, then deduct the applicant's non-housing monthly expenses from Step 3. This will demonstrate to the applicant whether they can afford the monthly housing payment and other related housing costs as well as their current non-housing expenses. If the remaining figure is low or a negative amount, schedule a visit with the client counsellor to discuss options to increase the level of affordability.



What Housing Costs Can I Afford?

Applicant Name: _____

Housing Unit #: _____

Date of Interview: _____

Step 1 Determine Monthly Household Income

List the regular NET monthly income (after deductions) for all permanent adult members of the household who will be living in the unit.

<u>Net Monthly Income</u>	Average monthly income amount
Net employment income (after taxes and deductions)	\$
Social Assistance benefits	\$
Pension benefits	\$
Employment insurance benefits	\$
Alimony, child support	\$
Other income (lease monies, room and board, investment income)	\$
Total net monthly income	\$

Step 2 Confirm Expected Monthly Housing Expenses

This section will be completed with a representative of the housing department who will give you the average housing costs you can expect to pay based on the average costs for the type of housing assistance you have applied for.

Expected Housing Related Expenses	Average Monthly Amount
Rent/mortgage/occupancy charge, maintenance fee, loan payment	\$
Utilities (if paid separately including hydro, water/sewer, garbage pick-up, etc.)	\$
Insurance	\$
Repairs and maintenance	\$
Other costs (specify)	\$
Total housing-related expenses	\$



Step 3 Determine Non-Housing Expenses

Now confirm all of your current monthly non-housing expenses.

<u>Current Non-Housing Expenses</u>	Average monthly amount
Groceries	\$
Clothing	\$
Child care, school/sporting fees and related expenses	\$
Phone, cable, internet	\$
Insurance (house, car, medical)	\$
Car/truck loan payment	\$
Gas and other transportation costs including car repairs	\$
Personal loan payments	\$
Credit card payments	\$
Entertainment	\$
Other debts	\$
Savings	\$
Total Monthly Non-Housing Expenses	\$

Step 4 Amount available for housing-related expenses

Total net monthly income from Step 1		\$
Total monthly housing expenses from Step 2	<i>Minus</i>	\$
Amount available for monthly non-housing expenses	<i>Equals</i>	\$
Total non- housing-related expenses from Step 3	<i>Minus</i>	\$
Difference	<i>Equals</i>	\$

<i>FOR HOUSING DEPARTMENT USE ONLY</i>	
Total net monthly income from Step 1	(A)
Total expenses from Step 2 <i>plus</i> Step 3	(B)
Total expenses as a percentage of total income (B ÷ A)	

For housing department use only		
Date Received: By hand ___ By mail ___	Recorded:	Processed by:
Application complete?	Yes: No:	Interview completed? Date:
Application eligible?	Yes: No: Details:	Confirmation letter sent for RTO housing Date:
Review Date:	File #:	Points Awarded:
Application approved	Yes: No: Details:	Confirmation letter sent Date:



14. Declaration/Financial Disclosure

All information provided shall be kept confidential and used for the purposes described herein.

- a) I/we understand that RTO Housing is made available for Okanagan Indian Band members. If at any time during my/our tenancy, should I forfeit Okanagan Indian Band membership, I/we understand that I/we may be given a 6 month notice to vacate the unit.
- b) I/we understand that the RTO Housing unit is exempt from provincial legislation regulating leasing and eviction procedures.
- c) The RTO Housing program policy and documents have been provided to me and the procedures have been explained to me/us and I/we undertake to abide by them or as they might from time to time be amended by Public Works & Housing.
- d) The undersigned consents to the obtaining of such information as the Okanagan Indian Band as a Landlord may deem necessary at any time in connection with the undersigned, in conjunction with the premises hereby applied for, or any renewal, or extension thereof.
- e) The undersigned consents to the disclosure of any information concerning the undersigned to any credit reporting agency or person with whom the undersigned has or proposes to have financial relations with.
- f) Misinterpretation of income, whether deliberate or as a result of an oversight may result in an approved applicant being required to repay the subsidy amount received, plus interest.
- g) Neither the primary or secondary occupant is in arrears on any Okanagan Indian Band payments, user charges or other debts.
- h) The undersigned warrants that all information presented above is correct. Submission of an incorrect application may result in the application from being excluded for consideration.

Primary occupant (please print)	
Sign	Date:
Secondary occupant (please print)	
Sign	Date: