

**NESKONLITH
INDIAN
BAND**

-

**HOUSING
POLICY**

(DRAFT #1 – FOR DISCUSSION ONLY)

April 5, 2005

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Neskonlith Indian Band
Housing Policy
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April 5, 2005

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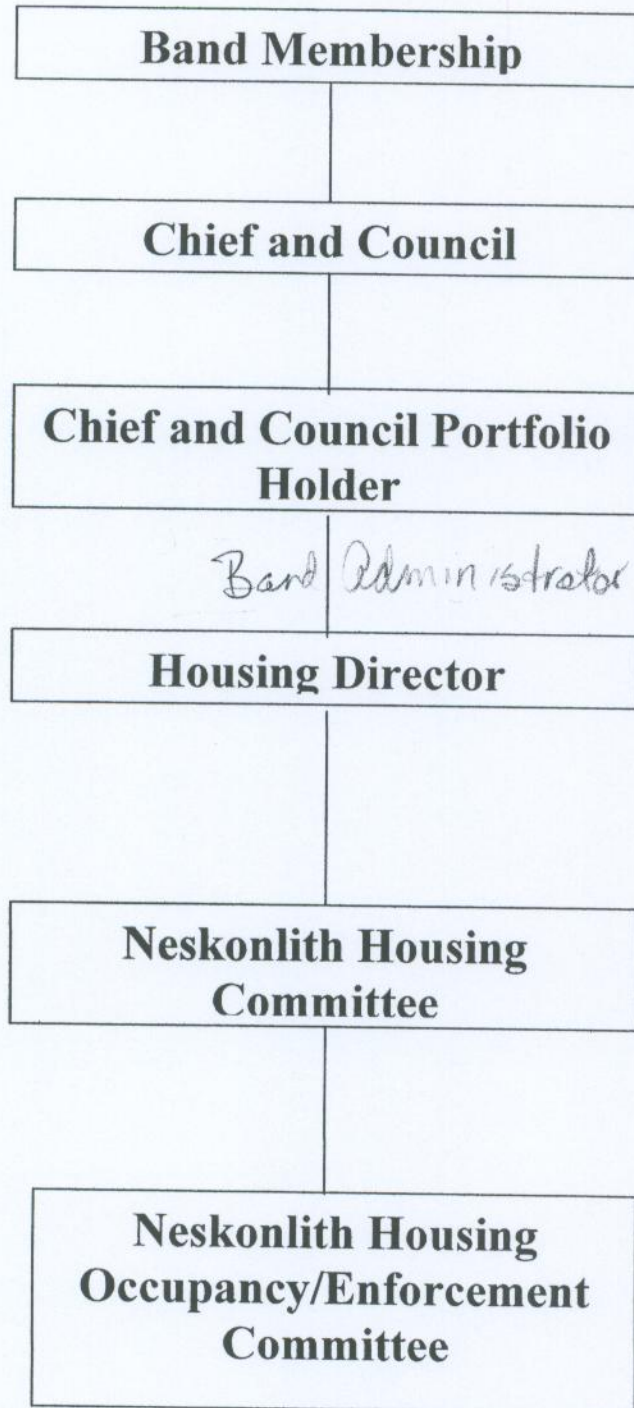
NESKONLITH

HOUSING

ADMINISTRATION

1. **NESKONLITH HOUSING AUTHORITY STRUCTURE**

The Neskonlith Band Housing Portfolio shall be guided by the following authority structure and will always respect each other within this structure:



2. **PURPOSE**

The purpose of creating this Housing Policy is to improve the overall housing situation in Neskonlith by ensuring that all band members are treated fairly and consistently with respect to housing issues and to maintain the longevity of the existing housing in Neskonlith and to ensure the overall success of the Neskonlith Housing Program.

3. **MISSION STATEMENT**

Neskonlith Housing Authority will adequately and effectively meet housing needs by implementing Construction, Renovation and Capital Maintenance Programs that will service the needs of its membership.

4. **NESKONLITH INDIAN BAND HOUSING OBJECTIVES**

THAT, the Neskonlith Band Housing Authority, commit to adequately and effectively meeting the housing needs of the membership of the Neskonlith Indian Band.

THAT, the Band Housing Authority facilitate implementation of an acquisition and/or construction program, which would ultimately service the housing needs of its membership, and would address the housing backlog in an effort to eliminate the back log within a reasonable length of time.

THAT, the Band Housing Authority adopt and institute as standards, similar standards to the National Building Code standards.

THAT, the Band Housing Authority, where possible, encourage prospective owner/tenants to contribute to the cost of construction either in-kind or financial over and above the basic building costs.

THAT, the Band Housing Authority establish a standard of preventative and regular maintenance programs, which would enhance the condition and, thereby, maintain the value of each house.

THAT, the Band Housing Authority, committing itself to meeting the housing needs of the Band membership, by developing an efficient new construction and renovation program.

THAT, the Band Housing Authority, through the renovation program, make available renovation/repair request forms to any and all Band members for renovation work. Requests by renovation repair request forms shall be responded to by the Band Housing Authority within a reasonable length of time where funds are readily available.

THAT, the Band Housing Authority, shall require no written request for all emergency and safety situations. The Band Housing Authority shall respond to all emergency situations without undue delay. All reasonable effort shall be made to assist band members remedy safely and health risks. The safety and health of all band members shall be of paramount concern.

THAT, the Band Housing Authority, assist in ensuring all new housing applications be submitted in the prescribed form, and assist applicant in ensuring that all relevant information has been attached, and fair consideration is afforded all applications.

5. ACRONYMS LIST

Throughout this policy you will find various acronyms are utilized. This list provides a description of what those acronyms mean.

BCR	Band Council Resolution
CHO	Capital Housing Officer
CMHC	Canada Mortgage and Housing Corporation
CMP	Capital Maintenance Program
CP	Certificate of Possession
CPMS	Capital Project Management System
CSA	Canadian Standards Association
DIAND	Department of Indian Affairs and Northern Development
HASI	Home Adaptions for Seniors Independence
INAC	Indian and Northern Affairs Canada
LEM	Lower End of Market
MBR	Market Based Rent
MH	Manufactured Homes
NIB	Neskonlith Indian Band
PAF	Project Approval Form
PEER	
PSAB	Procurement Strategy for Aboriginal Business
RCMP	Royal Canadian Mounted Police
RHO	Regional Housing Officer
RPA	Resource Planning Allocation
RRAP	Residential Rehabilitation Allocation Program
RR	Replacement Reserve
S/A	Social Assistance
VA	Veteran's Affairs

6. DEFINITIONS

For a complete understanding of this document, definitions in this policy shall be as follows:

“Band” means the Neskonlith Indian Band as its General Membership.

“Band Housing Authority” means the Chief and Council of the Neskonlith Indian Band.

“Band Housing Objectives” means the short and long-term community desires in meeting the band membership housing objectives.

“Band Land” means all reserve land not held under certificate of possession of a member, or land surrendered through a fixed term on the Rental Tenancy Agreement.

“Band Renovation Work Program” means work scheduled within the Band Housing Program to address residential renovation and repairs to houses.

“Canada Mortgage and Housing Corporation (CMHC)” means the federal insurance agent guaranteeing the mortgage and/or providing financial assistance for home construction or renovation.

“Capital House” means a house constructed with DIAND Capital Funds with no CMHC subsidy, and is located on Band Land.

“Capital House Certificate of Possession Land” means a house located on Certificate of Possession land, which the Band Housing Authority maintains no responsibility for; unless a maintenance agreement is initiated.

“Caretakers Premises” means residential premises provided to a person employed as a caretaker, janitor, manager or superintendent.

“Certificate of Possession” means as designated as in Section 20 (2) of the Indian Act.

“Chief and Council Portfolio Head” means an elected Chief or Council member appointed to oversee the overall operations of the Housing Portfolio, on behalf of the Chief and Council.

“Damage Deposit (only on band rental units)” means money or property advanced or deposited, or a right given, by or on behalf of a tenant or prospective tenant, to be held or enforced by or on behalf of a landlord.

“Employment Premises” means residential premises provided by and employer to an employee to occupy during his or her employment.

“Family” means members of/or a sub-family of a family grouping, which consists of a mother and father including single parents (male/female), children, immediate relatives and parents/grandparents who normally reside together.

“Family Corporation” means a corporation in which all the voting shares are owned by:
One individual, or
One individual plus one or any number of his or her father, mother, brother, sister, spouse, or his or her spouse’s mother, father or child.

“Fixed Term Tenancy Agreement” means a tenancy agreement with a predetermined expiry date.

“Housing Director” means a person designated by the Band Housing Authority to implement and/or assist in the implementation of the band housing program and this policy.

“Indian and Northern Affairs Canada” means the Department of Indian Affairs and Northern Development as it pertains to the Indian Act.

“Landlord” means the Band Housing Authority, lessor, sublessors, owner or other person permitting the occupation of residential premises, and his or her heirs, assigns, personal representatives and successors in title and a person other than a tenant occupying the premises, entitled to possession of the residential premises.

“Manufactured Home” is a housing unit that is completely built in the factory and is shipped to the housing site and placed on a permanent foundation.

“Manufactured Home Pad” means land rented as space for and on which the tenant, under a tenancy agreement, is entitled to bring a manufactured home.

“Mobile Home” is a term used for factory built homes produced prior to June 15, 1976. By 1970, these homes were built to voluntary industry standards that were eventually enforced.

“Modular Home” is a factory built housing unit that is constructed in sections and put together by a builder on the site.

“Neskonlith Housing Committee” means the volunteer committee, consisting of members appointed by community family groupings and is endorsed by the Band Housing Authority.

“Neskonlith Housing Occupancy/Enforcement Committee” means the volunteer committee set up by the Band Housing Authority and Neskonlith Housing Committee to conduct arbitrations and enforce policies within the boundaries of the Housing Policy.

“New Home Eligibility” means the factors, which must be taken into account as the customary method of determining priority of an eligible applicant, and conditions that the Band Housing Committee recommends Chief and Council.

“Offer of Rental Tenancy Agreement” means notice issued by the Band Housing Authority to applicants meeting criterion to enter into a Rental Tenancy Agreement.

“Priority List” means a list that designates the order of priority of all applicants, and recommends the Band Housing Authority enter into a Rental Tenancy Agreement, after consideration of other Housing Authority criterion.

“Rent” means includes consideration whether in money, services or goods, paid, given or agreed to be paid or given by a tenant to a landlord in respect of residential premises, including consideration for a privilege, benefit, service, facility or other things provided, directly or indirectly, by a landlord to a tenant that relates to the use, occupation or enjoyment of residential premise, but does not include a security deposit or a utility charge paid directly by a tenant.

“Rental Tenancy Purchase Agreement” means a negotiated agreement between the Neskonalith Indian Band and an approved applicant for the right to purchase a home through a rental process with a legally approved banking mortgage and is usually used for Social Housing units.

“Residential Premises” means a dwelling used for residential purposes, and includes, without limitations, the following:

- a manufactured home;
- a manufactured home pad;
- a room or premises in a hotel occupied by a hotel tenant;
- caretaker’s premises, and;
- employment premises, but does not include premises, under a single lease, occupied for business purposes with a dwelling unit attached.

“Residential Property” means a building in which, and includes land on which, residential premises are situated.

“Social Housing” means a house built with DIAND Capital funds and receiving CMHC monthly subsidies, which the Band Housing Authority maintains, insures and holds a group mortgage.

“Service or Facility” includes, with respect to residential premises, any of the following that are supplied, or agreed to be supplied, by the landlord:

- furniture, appliances and furnishings;
- parking and related facilities;
- cablevision facilities;
- utilities and related services;
- laundry facilities;

- storage facilities;
- common recreational facilities;
- garbage facilities and related services, and;
- heating facilities or services.

“Tenancy Agreement” means an agreement, whether written or oral, express or implied, having a predetermined expiry date or not, between a landlord and tenant respecting possession of residential premises and occupation of a room or premises in a hotel.

“Tenant” means an approved applicant who has taken occupancy of a band house under a Rental Tenancy Agreement.

7.0 NESKONLITH HOUSING ADMINISTRATION DECISION MAKING PROCEDURES

The Band Housing Authority strives continually to provide the utmost service to all of its' members and residents, through the Neskonlith Housing Administration offices located on the Neskonlith Reserve No. 2.

To guarantee quality service on a daily basis, the Band Housing Authority entrusts a certain level of authority to the Housing Administration for a variety of responsibilities pertaining to the housing programs and services.

The sections following, outline the specific responsibilities and authority that the appointed Committee's have within the Neskonlith Band Housing Portfolio, however, situations arise that require immediate attention.

Situations can be for a variety of reasons, as listed below, but not limited to, and the Housing Administration will uphold the following procedures at all times:

Band Councillor, Housing Portfolio – makes decisions pertaining to the housing programs and services that require immediate attention, such as, evictions, health and safety and unit rentals. These decisions will be upheld until a formal hearing before the Housing Committee or Band Housing Authority is scheduled, depending on the seriousness of the situation.

Band Administrator – makes decisions and directives related to all financial programs and services for the housing program, including staffing, within the scope of his/her job description.

Housing Director – makes judgment decisions related to all administrative policy and procedures, as set out in his/her job description, which includes budgeting and staffing for the housing program. It is the Housing Director's responsibility to delegate emergency decision making to the appropriate person or process, to assure immediate action is taken to resolve situations in a fair and timely manner.

NIB Finance Department – the Finance Department provides financial and advisory support for the housing program in the form of normal accounting practices. The Finance Department does not have decision-making authority, with the exception of bringing forward specific financial concerns to the Band Administrator.

8. NESKONLITH HOUSING COMMITTEE TERMS OF REFERENCE

8.1 Purpose/Mandate

The Neskonlith Housing Committee acts as an advisory committee to the Chief and Council with regard to the Housing and Renovation programs of the Neskonlith Indian Band. They will generate guidelines for effective internal and external housing program policies and procedures for the Neskonlith Indian Band.

8.2 Membership

The Neskonlith Housing Committee is a volunteer Committee of community members, which represent family grouping representatives, which is endorsed by the Chief and Council.

Family groups will appoint at least two (2) representatives to the Housing Committee and their term will be for an indefinite period. Termination or replacement members will be by recommendation by the Housing Committee and new members to be decided on by the family group. Issues such as repeated absences and request for replacement by an existing member would be considered for termination or replacement.

Financial compensation to Committee members will not be considered, as all seats are held on a volunteer basis.

8.3 Meeting Frequency

The Neskonlith Housing Committee will meet at least two (2) times per year. The Committee members, Neskonlith Administration, can call additional meetings or the Chief and Council, giving at least two (2) weeks advance notice.

8.4 Voting Process

The Neskonlith Housing Committee voting process is on a majority basis and comprises of one (1) vote per family group. Decisions made by the Committee will be fully debated on prior to voting and all votes are considered final.

Final decisions will be documented and turned over to the Housing Director for reporting to the Chief and Council, if need be.

The Housing Director must provide all necessary information to the Housing Committee when voting is required, to ensure that the Committee is fully informed of all circumstances.

The Neskonlith Indian Band Chief and Council Portfolio holder and the Housing Director will attend all meetings, participate in discussions, but do not hold a vote within the voting process.

Confidentiality regarding all discussions and decisions made by the Housing Committee will be strictly adhered to.

8.5 Appeal Process

All circumstances and processes that the Housing Committee utilizes to reach their collective recommendations to the Band Housing Authority can be appealed.

All appeals must be in writing and a response time limit of seven (7) days from the date of the Housing Committee decision must be adhered to.

The Band Housing Authority will review all pertinent information, which may include request for personal interviews with the Housing Director and the appellant at a scheduled meeting.

Upon complete review of the appeal, the Band Housing Authority's decision is final and this decision must be forwarded to the appellant, within thirty days, from the date of receipt of the appeal.

8.6 **NESKONLITH HOUSING COMMITTEE MEMBERS**
 (As of January 2005)

Family Group Name	Appointed Members
Adrian Family	Patrick Adrian
Anthony Family	Arthur Anthony, Steven Narcisse
August Family	Karen W. August, Wendy August
August Family	Karen R. August, Freda August
August Family	Elizabeth Clemah, Wilson August
Bennett Family	Wilfred Bennett
Deneault Family	Sarah Deneault, Lucille Martin
Dick Family	Leahanne Dick
Edwards/Allan Family	Leahanne Edwards, Marion Allan
Manuel Family	Ethel Weins, Laura Coles
Manuel Family	Doreen Manuel, Richard Manuel
Manuel Family	Joe Manuel Sr., Minnie Kenoras
Maxime Family	Brenda Maxime
Michel Family	Paul Michel, Rhoda Michel
Monteith Family	Alma Monteith, Phyllis McBryan
Narcisse/Adrian Family	Frances Narcisse
Narcisse Family	Reg Narcisse, Renee Narcisse
Pedrigrew Family	Lester Pedigrew
Purdaby Family	Delores Purdaby, Christine Purdaby
Purdaby Family	Louie Purdaby
Sam Family	Lila Sam, Archie Sam
Sampson Family	Darlene Minchinton, Wayne Sampson
Saul Family	To be determined.
Sauls Family	Jimmy Sauls, Martin Sauls
Thomas Family	Mark Thomas, Julie Thomas
Toney Family	Myra Peterson, Gordon Toney
Williams Family	Isabelle Williams
Willard Family	Freida Holloway, Charlie Willard

9.0 **NESKONLITH HOUSING OCCUPANCY/ENFORCEMENT COMMITTEE - TERMS OF REFERENCE**

9.1 **Purpose/Mandate**

The Neskonlith Housing Committee shall appoint a sub-committee to conduct arbitrations between the Neskonlith Indian Band Administration, Housing Committee and Band Members, for issues that arise pertaining to internal or external housing program policies and procedures for the Neskonlith Indian Band.

9.2 **Membership**

The Neskonlith Housing Occupancy/Enforcement Committee is a volunteer sub-committee of appointed members from the Neskonlith Housing Committee and/or other persons and is endorsed by the Band Housing Authority.

The Occupancy/Enforcement Committee shall consist of no less than three (3) members and have a maximum of five (5) members and their term will be for an indefinite period. Termination or replacement members will be by recommendation from the Housing Committee or directly from the Band Housing Authority. Issues such as repeated absences, lack of confidentiality and request for replacement by an existing member will be some issues considered for immediate termination or replacement.

Financial compensation to Committee members will not be considered, as all seats are held on a volunteer basis.

9.3 **Meeting Frequency**

The Neskonlith Housing Occupancy/Enforcement Committee will meet as the need arises or at their discretion. The Neskonlith Housing Committee, Neskonlith Housing Administration or the Band Housing Authority may call additional meetings for emergency purposes.

9.4 **Voting Process**

The Neskonlith Housing Occupancy/Enforcement Committee voting process is on a majority basis and comprises of one (1) vote per member. Decisions made by the Committee will be fully debated on prior to voting and all votes are considered final.

Final decisions will be documented and turned over to the Housing Director for reporting to the Band Housing Authority, if need be.

The Housing Director must provide all necessary information to the Occupancy/Enforcement Committee when voting is required, to ensure that the Committee is fully informed of all circumstances.

Confidentiality regarding all discussions and decisions made by the Occupancy Committee will be strictly adhered to.

9.5 Appeal Process

All decisions made by the Occupancy/Enforcement Committee can be appealed by way of providing written request for review to the Band Housing Authority, within forty eight (48) hours of receiving notice of decisions made.

The Band Housing Authority may provide a specific period of time for the appeal to be heard; to a maximum of thirty (30) days or until such time a formal appeal hearing can be arranged.

An appeal hearing will take place within the thirty (30) day period and will include all affected parties (appellant, Housing Director and a representative of the Housing Occupancy/Enforcement Committee), to allow for a complete presentation of all facts surrounding appealed situations.

In the case where eviction has been served for serious offences, lock down of the housing unit shall remain in force, until completion of an official appeal hearing. Serious offenses may include the following: serious damage to the housing unit, social situations where there is risk of danger to others in the housing unit, multiple warnings of abuse or non-conformance to Neskonalith Indian Band policies or bylaws.

Detailed appeal process for tenants is documented within Section 10.2.5 of this policy.

Upon complete review of the appeal, the Band Housing Authority's decision is final and this decision must be forwarded to the appellant within thirty (30) days from the date of receipt of the appeal.

**NEW HOUSING
PROGRAMS
FOR
INDIVIDUALS**

10.0 NEW HOUSING PROGRAMS – INDIVIDUALS

The Neskonlith Band offers four New Housing Programs to Band members to assist in financing for the construction or purchase of single-family homes. Specific Program Descriptions are available in Appendix “A” of this policy.

Additional information in this section is divided into two sections. The first identifies the Construction Process, which includes all information from the application phase through to the construction completion phase.

The second section details the Occupancy Guidelines and the relationship between individual homeowners and the Neskonlith Band.

The following is a listing of the four programs available:

- 1) SECTION 10- Ministerial Guarantee with Subsidy
- 2) SUBSIDY ONLY WITH OWN FUNDING
- 3) DIRECT FUND – Own Loan, Band signs mortgage with subsidy
- 4) DIRECT FUND – Own Loan, private security with subsidy and Ministerial Guarantee

10.1 SECTION I - CONSTRUCTION PROCESS

Specific documentation requirements, prior to beginning the construction process has been outlined within the individual program descriptors. The construction process is basically the same for all of the above-mentioned programs, with minor differences. Specific questions or concerns should be brought to the Housing Director for detailed information regarding each program.

10.1.1 WHO CAN APPLY AND WHAT DOCUMENTATION IS REQUIRED?

To be eligible for any of the four programs, an applicant must first guarantee completion of all pre-requisites identified in the program descriptors. Eligibility for any of the four programs is dependant on the commitment and cooperation that an individual provides from start to finish of the housing unit.

It is essential that all individuals that are considering any of these programs, are fully aware of the financial, health and safety and environmental responsibilities they assume prior to entering into a construction project.

It is vitally important that individuals are aware that if they do not complete a construction project within one year that it directly affects continued housing funding for the Neskonlith Band overall. In addition, individuals must be aware that all housing construction projects must be considered in light of the existing Neskonlith Physical Development and Capital Infrastructure Plan.

The Neskonlith Band Housing Director is responsible to receive and respond to all housing requests and will ensure that contact with the applicant is done within fourteen (14) working days upon receiving complete documentation.

Appeals to any decisions made by the Neskonlith Administration must be submitted to the Neskonlith Occupancy Committee, in writing, within seven (7) working days.

10.1.2 FINANCIAL ASSISTANCE PROCESS

In its' continued effort to support Band membership to the fullest extent, the Neskonlith Band encourages and supports individuals to initiate their own new housing construction.

Successful applicants must demonstrate financial independence and have fulfilled all of the application requirements. Keeping in mind that some differences apply, depending on the Program, financial assistance from Neskonlith Band shall be carried as set out below.

10.1.3 HOUSING SUBSIDIES

The Department of Indian Affairs and Northern Development provides all First Nations with a funding contribution in the form of a subsidy to assist them with the construction/purchase of permanent new or existing home to increase on-reserve housing stock. In addition, the DIAND and Neskonlith Band's interest is in the provision of safe and healthy on-reserve homes.

DIAND subsidies are provided for construction and/or purchase of a housing unit. All subsidy contributions are attached to the housing unit and not the individual. However, the DIAND home subsidy is not to be used for the purposes of economic gain by the owner in the case of individual ownership. Depending on the varying programs, the Neskonlith Band may or may not transfer the subsidy amount to the applicant, upon receipt of the financial assistance from DIAND.

The following outlines the step-by-step process by the Band to secure DIAND Housing Subsidies.

STEP ONE:

The Housing Director collects all necessary documentation for the specific housing project. If all required documentation is submitted and verified by the Housing Director, it is then forwarded to the Capital Housing Officer at DIAND. The CHO will review the submission and where necessary, communicate via the "checklist," any missing or incomplete information.

STEP TWO:

Upon receipt of the complete and accurate project submission, the CHO will then present the submission before PEER for their approval. Once PEER has approved the project, then it goes to the CHO at INAC to put into the system. Once signed, the project is deemed eligible for funding.

STEP THREE:

The CHO then forwards a copy of the Capital Project Eligible form to be entered into the Capital Project Management System (CPMS). Pending a check of the Suspension List, the project will be added to the list of eligible projects to be considered for funding by the Banking Day Committee at INAC.

STEP FOUR:

The CHO will communicate to the Neskonlith Band, that the project is now eligible for funding.

Note: Once a project has been made eligible for funding, all enquiries regarding funding status must go to the Neskonlith Bands' assigned Funding Services Officer at INAC. **It is imperative that all new housing construction projects are completed in the one-year time limit set by INAC to prevent this.**

STEP FIVE:

Upon completion of the project, a Completion Certificate and final building inspector's report must be submitted to the Housing Director, who then relays a copy to the CHO. The CHO will review the project file to ensure completeness.

STEP SIX:

Once assured that a project is completed, the CHO will enter the project file into CPMS and remove from the system.

10.1.4 LAND TRANSFER PROCESS

Individual applicants that wish to construct a home on private land must possess a Certificate of Possession (in their name), if their housing construction involves a DIAND Ministerial Guarantee or Neskonlith Band Council Resolution for financial security. The Individual applicant must be willing to transfer specific land allotments to the Neskonlith Band for the duration of the financial commitment of the housing unit. The Housing Director will be responsible for preparing all necessary documentation for signing by the applicant and to ensure that documents are processed through DIAND.

Upon completion of housing financial commitments and verification of completion, in writing, the individual must submit all completion documentation to the Housing Director. The Housing Director will then be responsible to verify all documentation and to make recommendation to the Band Housing Authority for transfer of affected land allotment to the individual.

In situations where non-verification of completion of individual financial commitments, the Housing Director has the authority to provide a written statement to the individual, listing all required tasks that need to be addressed. The Band Housing Authority will support this decision and transfer of land will not take place until a recommendation is received from the Housing Director.

10.1.5 ON SITE CONSTRUCTION PROCESS

Individual applicants assume the responsibility of marketing and securing qualified construction contractors to fulfill all necessary construction of their units. Applicants must maintain an on-going relationship with the Housing Director and agree that new housing construction shall begin in accordance with house plans and building standards that meet the requirements of the following: National Building Code, Band By-laws, Housing Policies and Housing Specifications and any additional required standards that may apply.

When an individual has successfully completed a new housing construction project, they are required to notify and submit an inspection report to the Neskonlith Band Housing Director. The Housing Director will follow-up with on-site verification and process the necessary documents to close all files on the unit. Full reporting to DIAND must be made in respect to subsidy expenditures to ensure the Neskonlith Band is not entered on the "freeze list", which affects all future housing and infrastructure funding.

Housing inspectors shall be fully qualified to complete periodic and final inspections on new home construction.

10.1.6 LOAN RENEWAL PROCESS

From time to time it may be necessary for an individual to re-negotiate their financial situations with their Lender. In this situation, it is the individual's responsibility to notify the Neskonlith Band Housing Director of this re-negotiation. This is primarily in the situation where the individual has a DIAND Ministerial Guarantee attached to their loan.

10.1.7 LOAN COMPLETION PROCESS

Upon completion of all financial commitments to recognized financial lending agencies, the individual is required to submit a written report to the Housing Director. Upon receipt of this report, the Housing Director shall verify all information and process any necessary land transfers.

10.1.8 LOAN DEFAULT/REPAYMENT PROCESS

Should an individual default on their loan, the Lender shall be responsible for rectifying the situation until such time the Band Financial Security is required. The Neskonlith Band shall then immediately assume ownership of the home and incorporate it into the existing housing stock. Payments in arrears will be taken care of by the Neskonlith Band and reserves the right to reclaim all payment arrears from the original mortgagee through legal recourse.

The Neskonlith Band Housing Program must research all available avenues to resolve loan default situations and implementing DIAND Ministerial Guarantees shall be a last resort.

10.2 SECTION II – OCCUPANCY PROCESS

An individual that has participated in a New Housing Program holds full responsibility for the maintenance of the unit. In addition, all policies, rules/regulations and bylaws administered by the Neskonlith Band are to be adhered to in residing in the Neskonlith community.

10.2.1 RIGHTS OF ENTRY

In specific situations, it may be necessary for the Neskonlith Band to require entry into a unit. Specific situations include issues of concern where the occupant is not following policies, rules/regulations and bylaws of the Neskonlith Band, or when the individual requests entry. When these situations arise the following process will be apply:

- Emergency situations will be implemented immediately.
- In non-emergency situations, the occupant will be given 48 hours notice in writing, with follow up contact being made by the Neskonlith Policy Enforcement Committee representative.
- The committee representative and occupant will arrange a suitable time of entry, ensuring that the occupant be available to be present at the time.
- The Neskonlith Policy Enforcement Committee will then follow procedures to ensure that all necessary follow up is implemented to rectify specific situations. The occupant shall agree to all follow up recommendations/directives made by

the Committee, or may appeal to the Neskonlith Band Chief and Council, in writing.

- In the situation where an occupant has abandoned their unit, the Neskonlith Band Housing Administration shall take all necessary steps to contact the occupant.

NEW HOUSING

PROGRAMS

-

BAND

ADMINISTERED

11.0 NEW HOUSING PROGRAMS – BAND ADMINISTERED

The Neskonlith Band offers four New Housing Programs to Band members that wish to enter into Rental/Purchase Agreements with the Band for the construction or purchase of single-family homes. Specific Program Descriptors are available in Appendix “A” of this policy.

Additional information in this section is divided into two sections. The first identifies the Construction Process, which includes all information from the application phase through to the construction completion phase.

The second section details the Occupancy Guidelines and the relationship between individual homeowners and the Neskonlith Band.

The following is a listing of the four programs available:

- 1) SECTION 95 – Band owned Buildings/units**
- 2) SECTION 9 – Band mortgage with subsidy, Band secured with Ministerial Guarantee**
- 3) AGREEMENTS FOR SALE**
- 4) PURCHASE OF HOUSING UNIT/BAND BUY BACK**

11.1 SECTION I - CONSTRUCTION PROCESS

Specific documentation requirements prior to beginning the construction process have been outlined within the individual program descriptors. The construction process is basically the same for all of the above-mentioned programs, with minor differences. Specific questions or concerns should be brought to the Housing Director for detailed information regarding each program.

11.1.1 WHO CAN APPLY AND WHAT DOCUMENTATION IS REQUIRED?

To be eligible for Band Administered programs, an applicant must first guarantee completion of all pre-requisites identified in the program descriptors. Eligibility for any of the four programs is dependant on the commitment and cooperation of each individual. Have a Certificate of Possession or have been granted use of land by the Neskonlith Band and is identified as free from encumbrances. Certificate of Possession individuals must be willing to complete land transfer documentation for the plot of land that the new home will be located. All other new home construction will take place within a site of the Neskonlith Bands’ direction or by completion of a Request for Land Occupancy Form. Be willing to sign a Residential Tenancy Agreement with the Neskonlith Band and be aware of potential annual rent adjustments.

Have gained knowledge and agree to abide to Neskonlith Housing policies and procedures and other policies that affect the individual while residing in the Neskonlith community.

The Neskonlith Housing Director is responsible to receive and respond to all housing requests and will ensure that contact with the applicant is done within fourteen (14) working days upon receiving complete documentation.

Appeals to any decisions made by the Neskonlith Administration must be submitted to the Neskonlith Occupancy Committee, in writing, within seven (7) working days.

11.1.2 LAND TRANSFER PROCESS

Individual applicants that wish to have a DIAND Ministerial Guarantee must transfer a land specific allotment to the Neskonalith Indian Band. The Housing Director will be responsible for preparing all necessary documentation for signing by the applicant and to ensure that documents are processed through DIAND.

Upon completion of housing construction and submission of completion documentation, the Housing Director shall ensure that documentation for return of land allotment is processed, in a timely manner.

It is imperative that an individual is made aware that if they request the Neskonalith Band to proceed with construction on CP land, any overages on infrastructure (i.e.: water, roads, hydro) costs will be the responsibility of the landholder. These financial overages must be in place prior to the housing application process to carry forward.

11.1.3 FINANCIAL ASSISTANCE PROCESS

In its' continued effort to support Band membership to the fullest extent, the Neskonalith Band initiates new housing construction to the fullest extent of their abilities.

Band membership individuals are encouraged to apply for new housing applications on an annual basis. Successful applicants must demonstrate financial independence and have fulfilled all of the application requirements. Keeping in mind that some differences apply, depending on the Program, financial assistance from Neskonalith Band shall be carried as set out below.

11.1.4 FINANCIAL VIABILITY

Sufficient revenue will be generated to meet the total expenditures for maintaining the on-going viability of the project for the life of the loan.

A complementary capital plan for housing and infrastructure will be in place with he funding commitments to ensure the availability of adequate services (i.e.: road, water, sewer and hydro) upon completion of the project.

The land on which new housing is to be constructed is unencumbered or in the case of acquisition, does not have encumbrance other than the housing loan to acquire or construct the home.

The land is under the control of the Neskonalith Band Chief and Council for Band projects.

11.1.5 HOUSING SUBSIDIES

The Department of Indian Affairs and Northern Development provides all First Nations with a funding contribution in the form of a subsidy to assist them with the construction/purchase of permanent new homes to increase on-reserve housing stock. In addition, the DIAND and Neskonalith Band's interest is in the provision of safe and healthy on-reserve homes.

DIAND subsidies are provided for construction of a housing unit and/or acquisition of the housing unit, where no previous housing unit subsidy has been utilized. All housing subsidies will form a part of the overall financial management plan for group mortgage construction projects.

The Housing Director will process housing subsidy applications and all successful applicants must agree to provide assistance in the application process to DIAND.

11.1.6 LOAN RENEWAL PROCESS

From time to time financial adjustments of the Bands' tenants rental contribution may fluctuate. It is understood that no additional financial commitments will be processed without the knowledge and consent of the Band Housing Authority. All information regarding the financial process will be disclosed to maintain open communication.

11.1.7 LOAN COMPLETION PROCESS

When a group mortgage has been completed, the Housing Director shall be responsible to collect all past due rents prior to beginning closure of all housing files, which may include transfer of the housing unit and CP land allotments to affected tenants.

11.1.8 NEW HOUSING ALLOCATION PROCESS

In addition to the requirements described in the Application Process, a housing applicant must have a clean history in the proper maintenance of homes, as the Band Housing Authority reserves the right to disapprove the allocation of a new home to an applicant with a history of causing or allowing damage to a home(s) within the Neskonlith Housing Program.

The applicant must also ensure to have a Family Housing Criteria Checklist form signed by their family representative and themselves, for presentation to the Housing Committee.

The Housing Committee will meet and present all applications for housing and shall determine in an unbiased manner, which band members they recommend to have first priority in a house allocation, by way of a private vote. The Committee will then take the names of those applicants that receive the most votes and continue to vote until they have reached the base amount of units allocated for construction in that specific circumstance. All discussion and voting processes will be considered private and confidential. Disclosure of any or all information will be construed as a breach of confidentiality and dealt with as such.

Once final recommendations are made, the Housing Director will then report to those to the Band Housing Authority for consideration.

11.1.9 CONDEMNED HOMES

All individuals who receive new housing units and are vacating homes that are determined to be condemned and non-repairable must be informed and agree to the old home being torn down, prior to going through the selection process. This policy is strictly enforced for the health and safety of all band members.

11.1.10 ON-SITE CONSTRUCTION PROCESS

New housing construction contracts will be awarded based on adherence to the Bands' Tendering Policy.

During construction, the Construction Manager and/or Housing Director shall ensure that the homes are built in accordance with house plans and building standards that meet the following requirements of: the National Building Code, Band Bylaws, Housing Policies and Specifications and any additional required standards that may apply.

Under no circumstances will any amendments be made to a housing unit plan or contents, once construction has begun.

11.2 SECTION II – OCCUPANCY PROCESS

An individual that has participated in a New Housing Program holds responsibility for the day-to-day maintenance of the unit, keeping in mind that a home is not to be utilized for economic gain. In addition, all policies, rules/regulations and bylaws administered by the Neskonlith Band are to be adhered to while residing in the Neskonlith community.

11.2.1 RIGHTS OF ENTRY

Prior to completion of group mortgages being paid in full, the Neskonlith Band assumes full ownership of all new housing rental units and as such, assumes the right and responsibility to ensure that the occupant is following policies, rules/regulations and bylaws of the Neskonlith Band, and may require entry into the home. From time to time, the occupant may request an inspection for the purpose of reporting construction/infrastructure defaults or others as identified by the occupant. When either these situations arise the following process will be apply:

- Emergency situations will be acted upon immediately.
- In non-emergency situations, the occupant will be given 48 hours notice in writing, with follow up contact being made by the Neskonlith Policy Enforcement Committee representative.
- The committee representative and occupant will arrange a suitable time of entry, ensuring that the occupant be available to be present at the time.
- The Neskonlith Policy Enforcement Committee will then follow procedures to ensure that all necessary follow up is implemented to rectify specific situations. The occupant shall agree to all follow up recommendations/directives made by the Committee, or may appeal to the Neskonlith Band Chief and Council, in writing.

In the situation where an occupant has abandoned their unit, the Neskonlith Band Housing Administration shall take all necessary steps to contact the occupant.

11.2.2 RENT CALCULATION PROCESS

The Neskonlith Band has determined that the minimum rental payment will be set at a benchmark of no less than two hundred fifty (\$250) dollars per month.

New housing rent calculations are split into two categories. The first is a formula that is for housing units built prior to April 1, 1999 and is referenced as “The 25% Program”. Under this program, the tenant agrees to make available on or before March 15th of every year, verification of income and family profile, to the Housing Director. Rent will be calculated based on the information provided in the family profile, at an amount equal to 25% of verified income. Annual verification must be provided annually for the term of the mortgage.

If a tenant does not provide proof of income and status of family situation to the Housing Director, rent will automatically be set utilizing the LEM Program calculations.

The second formula utilized for New Housing units built after April 1, 1999 and is referenced as "Market Based Rent (MBR) Program". Under this program, rent is based upon the size of the unit and number of bedrooms, utilizing local/outlying areas MBR. For the purposes of this policy, the LEM rent calculations are based on the Salmon Arm and Chase area rental market and are subject to annual revisions. Rents will also be fixed and assigned after the start of each completed housing construction project and may be adjusted from time to time.

11.2.3 RENTAL PAYMENTS AND COLLECTION

Confirmed viability, timely rent collection and regular mortgage payments ensures the financial success of New Housing projects. Financial success provides security to Lenders, which leads to continued potential financial relationships.

In signing the Residential Tenancy Agreement form, all tenants agree to pay the Band monthly rent, as calculated by the Housing Director and are aware that those payments are due on or before the first day of each month. Payments must be in the form of cash, cheque or money order, made payable to the Neskonlith Band. The Band Administration office to verify all payments will provide a receipt.

In the case of tenants who are also employees or in receipt of other income from the Neskonlith Band, rent will automatically be deducted from such income, upon signing of required financial authorization forms. Amounts to be deducted can be negotiated with the Finance department, but the full amount of monthly rent must be the priority for collection.

A statement of rental contributions can be provided to the tenants at any time through the financial department; however, the Neskonlith Band will provide bi-yearly statements on a regular basis.

11.2.4 RENTAL ARREARS AND REPAYMENT AGREEMENTS

In providing new housing units, the Neskonlith Band Housing Administration will ensure that the rental process is fully adhered to. In conjunction with the Administration, it is the responsibility of the tenants to ensure payments are made on a regular basis. Failure to do so leads the Neskonlith Band towards financial hardship and for the tenant, ultimately leads to eviction.

Rental arrears will not be tolerated and will be acted upon for immediate collection. All tenants will be treated in an equal and fair manner and will be subject to the following process, if a rental payment is missed: 1. An invoice is sent identifying the total amount owing, which is to be paid in full, immediately. 2. Written notification of potential eviction. 3. Eviction notice.

Individuals may opt for negotiating a Repayment Plan with the Housing Director. All agreements made will be binding and must be carried out.

Individuals who do not comply with the Repayment Plan, or who refuse the Plan, will be subject to the eviction process.

It must also be understood by the individual that all rental arrears will be documented within the Bands' auditing process, and may affect participation in/from other Band services.

Individuals who do not comply to a Repayment Plan, that reside on a CP land transfer, will be evicted from the unit and the unit will then be sublet based on the following

priority order: direct/indirect family member of the CP holder's family, subject to meeting financial eligibility and consent of the Housing Committee. Direct or indirect family members could be a brother, sister, first cousin, nieces, nephews or persons who are acceptable to the immediate family.

11.2.5 EVICTION PROCESS

Eviction of tenants shall be the last resort in the rental process. However, financial accountability and management is mandatory for successful housing practices. Evictions shall take place, but are not limited to, the following reasons: health and safety compliance, non-payment of rent and damage to the housing unit.

The eviction process shall be done in the following procedure:

Tenants do not pay rent 5 days after, tenants receive an invoice for the outstanding amount. If payment is received, no documentation is placed into their housing file.

1-month notice 10 days after tenants receive their invoice, a one-month notice to end a Residential Tenancy Agreement is sent, with a copy filed into their housing file.

The tenant may enter into a repayment plan, which will be negotiated with the Housing Director and have completed all appropriate forms.

Housing Unit Lockup If after 30 days, there is no contact to the Band Housing administration; the affected housing unit will be subject to lockup, without notice to the tenant. Once at this stage, the tenant's only recourse is to file an official appeal in writing to the Band Housing Authority. If a tenant(s) refuses to leave, the Band Housing Authority has the right to contact the necessary Policing and/or legal assistance to ensure lockup. All appeals shall be in accordance to the procedure described within the Neskonlith Housing Occupancy/Enforcement Committee Terms of Reference.

When an individual has an eviction history with the Band, they will be disallowed consideration for housing rental units for a period of two years. Prior approval for these individuals must be presented to and authorized by the Band Housing Authority. Upon approval, they will be subject to a one (1) year probationary period and may be subject to restrictions.

11.2.6 REPOSSESSION OF HOUSING UNIT

The Neskonlith Band may at any time repossess a housing unit for any of the following reasons:

- A tenant has failed to contribute towards agreement of purchase price.
- A tenant has failed to adhere or abide by the Residential Tenancy Agreement.
- A tenant does not adhere to Neskonlith Indian Band policies/procedures and/or bylaws.
- A tenant or resident of the house is, or has been, threatening the safety of others.
- **A tenant or resident of the house is causing, or has caused damages to the unit.**
- A tenant has acquired possession of the home through false statements on the housing application form.
- A tenant has elected to treat the agreement as ended, and written confirmation is received by the Housing Director shortly after.
- If the tenancy was granted pursuant to a fixed term tenancy agreement, and the term has expired.
- A tenant has vacated or abandoned the unit.
- If after the tenancy agreement is entered into, the Band and the tenant have agreed in writing that the agreement is ended.

11.2.7 NOTICE OF END OF TENANCY

The end of tenancy policy relates to either party giving notice to terminate the Residential Tenancy Agreement (RTA).

The first is when the tenant gives notice to the Band that they want to vacate the premises. The tenant will give one month's notice, on or before the last day of the rental payment period.

A notice to end a RTA must: be in writing and signed by the Band or tenant giving the notice, specify the date the tenancy agreement ends and identify the residential premises affected.

If a notice is given by the Band to repossess the unit, the notice must also include specific reasons for the end of tenancy and details advising the tenant of their right to dispute the notice.

If a tenant has given reasonable cause to end a RTA, other than those described in this policy, the Band will be give a one month period to vacate the premises.

11.2.8 CERTIFICATE OF POSSESSION

In the case of a Band member who wishes to have a home built on their CP land, they must go through a Land Transfer process, as outlined within this policy.

Reversal of title is dependent on financial status of the housing unit at the mortgage completion.

In the case of homes built within the Bands' subdivision, units will only be transferred, not land title.

11.2.9 MAINTENANCE (DAILY/ROUTINE)

In signing the Residential Tenancy Agreement, the tenant agrees to maintain the unit and all that is contained in the unit in a reasonable condition, with the exception of normal wear and tear. It is further understood that the tenant for carrying on business of any kind will not use the residence at any time during the term of the agreement, unless the Band has authorized such business.

Appliances for the units normally contain: Stove, Fridge, Washer, Dryer, Built in Vacuum. The tenant shall use and maintain the appliances in such a manner that, upon expiry or termination of the agreement, the appliances will be in a reasonable condition, with the exception of normal wear and tear.

Utility costs for the housing unit will be the responsibility of the tenant, unless otherwise agreed upon with the Neskonlith Band.

Routine maintenance including the replacement of light bulbs, closet doors, interior doorknobs, switch covers, handrails, towel bars, curtains and screens will be the responsibility of the tenant.

The Neskonlith Band and its' tenants agree prior to signing the Agreement that pets on the premises are subject to the Bands' policies and bylaws. The tenant acknowledges exclusive responsibility for any and all damage caused to the premises by a pet.

The tenant shall, at their own expense, comply with all obligations imposed upon tenants by applicable provisions of building, housing and health codes; keep the unit interior and exterior, clean and sanitary; remove all garbage from the unit in a clean and sanitary manner; keep all plumbing fixtures in the unit clean, sanitary and in repair; replace furnace filters as and when needed; and use and operate in a reasonable manner, all electrical, plumbing, sanitary, heating, ventilating and other facilities and appliances. In the monthly rent calculations paid by tenants, a service fee will be included for community services such as garbage removal and general road maintenance. Individual driveways will be the responsibility of the tenant unless otherwise approved by the Housing Administration.

If the unit is damaged or destroyed by wrongful or negligent acts of the tenant or persons on the premises with tenant consent, so that the use of the unit is substantially impaired, the tenant will be subject to review of tenancy status and will assume financial responsibility for payment of all damages.

If a tenant fails to maintain a unit in a reasonable manner, the Housing Director may arrange for external contractors to perform necessary repairs. In this circumstance, the tenant will be charged the additional cost at the basic rate for such work, plus materials.

Tenants/residents shall not leave old vehicles, appliances or other large garbage materials on their property, and will be asked to remove these items by the Housing Director. Failure to do so within 30 days of notice will result in termination of Residential Tenancy agreements.

Every unit will be inspected annually by a specified Band designate, at which time a record of items in need of routine maintenance and a notice for the tenant to complete routine maintenance within 30 days will be provided. Failure to comply with this notice or the time frame may result in the tenant being charged with maintenance costs.

The Neskonlith Indian Band assumes full responsibility for the repairs and maintenance for the elderly and handicapped.

12.0 TENDERING POLICY

The Neskonlith Indian Band Tendering Policy duly endorsed at a meeting of Chief and Council will ensure a qualified contractor with the lowest tender price, and who meets the Bands' greater social, education and economic goals, undertakes construction work for the Band. The Neskonlith Band Council endorses the processes and procedures laid out in the publication, "Construction Contracting Guidelines for First Nations and Aboriginal Communities, CN-1" (Appendix B), relative to the tendering and award of construction works (excluding housing) in the Neskonlith community.

With respect to tendering of construction work funded in whole or in part by the Federal Government, the Neskonlith Band Council, and/or Council Designates who have been granted official powers to prepare tenders on behalf of the Band, will adhere to the following as their tendering principles:

The Neskonlith Band Council or Council Designate agrees:

- 1) To deal with all potential bidders on an equitable basis;
- 2) To establish specific criteria within which a public tendering process will be followed based on good contracting principles, which take into consideration the dollar value, the complexity of the work to be undertaken and the number of firms within the area of competition who are able to meet the level of expertise and qualifications necessary;
- 3) That all tender documents will be treated confidentially;
- 4) That all tenders will be opened in public with appropriate safeguards;
- 5) That all tenders will be assessed on the basis of a clear consistent, predefined evaluation criteria;
- 6) The Band reserves the right to not necessarily accept the lowest bid and will also evaluate proposal bids on recognized best value to the Band;
- 7) The Band will also evaluate proposal bids on the proponent's commitment to maximize the use and development of available First Nation's resources or skills, and;
- 8) Of the Bidders willingness to annually review the Bands' source list of qualified local Aboriginal sub-contractors and suppliers from which to invite bids for contracts under \$500,000.00.

Maximizing Local Benefits When Tendering Construction Projects

The Neskonlith Band Council or its designate will endeavor to ensure that the Band derives the maximum benefits possible from publicly tendering construction contracts by:

The Neskonlith Band Council also recognizes that construction activity creates economic opportunities for its membership and businesses. The Council recognizes that best values from construction projects must be balanced between getting the lowest price and maximizing the economic benefits from these projects. The Neskonlith Band Council therefore endorses the following:

- 1) The Band Council recognizes best value is a balance between the lowest cost and economic benefits. The Council or designate will ensure there is full and open disclosure of how tender bids are evaluated;
- 2) The Band Council is committed to maximize the use and development of available First Nation resources and skills. The amount of use will depend on the type and complexity of the project.

The Neskonlith Band Council or designate will adhere to the following general tendering and contracting processes:

- 1) Strive to maximize the use and development of available local resources to the maximum extent possible within the tendering policy;
- 2) Call for public tenders where the estimate of the construction work, excluding housing construction, is over \$500,000.00, and;
- 3) Maintain copies of each contract awarding process within its records.

The Neskonlith Band Council will determine the best method of maximizing benefits to the community, and will utilize one of the following competitive tendering options for construction contracts between \$100,000.00 and \$500,000.00:

- 1) Through published tender advertisements in local or regional newspapers;
- 2) An invited tender where a minimum of three bids are invited from a selected list of qualified contractors, and;
- 3) If there is at least three qualified Aboriginal contractors in the area, to limit the invitations to Aboriginal contractors, in accordance with the Federal "Procurement Strategy for Aboriginal Business" policy (see Appendix E).

The Neskonlith Band Council will determine the best method of maximizing benefits to the community and will utilize one of the following options for construction contracts under \$100,000.00:

- 1) Through public tender advertisement in local and regional newspapers;
- 2) Utilize local resources to the maximum extent possible, and to contact with outside resources on a competitive basis for work that cannot be done by local resources, and;
- 3) An invited tender where a minimum of three bides is invited from a list of qualified contractors.

Neskonlith Band Council Tender Package Required Elements

- 1) Requiring the bidder to describe the type and quantity of local content he/she proposes to use (i.e.: specifically identify the number of individuals to be employed, the local material and equipment to be used, and the training to be provided appropriate to the project requirements).
- 2) Allowing any bidder to include his/her proposal bid, details of potential joint venture arrangements that would be of benefit to the community as a result of a

project. By bidders exploring joint venture the Neskonlith Band business persons can be assured of benefiting from a construction project, thus the Band's efforts to maximize local resources is indirectly realized.

- 3) Incorporating Aboriginal set-asides-under the "Procurement Strategy for Aboriginal Business (PSAB)", where appropriate and cost effective, within the contract.
- 4) The Neskonlith Band Council reserves the right to not accept bids from bidders/companies who have in past not satisfactorily completed work or performance of contractual obligations were sub-standard, and;
- 5) Direct Awards for emergencies only, direct awards will be awarded to qualified and experienced people and not to exceed \$5,000.00.

**MAINTENANCE &
RENOVATION
PROGRAMS**

-

BAND

ADMINISTERED

**NESKONLITH INDIAN BAND
MAINTENANCE AND RENOVATION PROGRAMS
BAND ADMINISTERED PROGRAMS**

13.0 Maintenance and Renovation Programs:

All programs available for either maintenance or renovation programs that are administered by the Neskonlith Band administration are as follows:

- Band/DIAND
- Band/Client – S/A Renovations
- Band/CMHC
- Band/CMHC – Replacement Reserve Renovations
- Band/Client
(Tiered Program)

Descriptions detailing these programs can be found in Appendix “A” of this policy.

13.1 Who Can Apply and How?

These programs are eligible for application, depending upon the type of housing unit or income that an applicant is currently is in receipt of, or residing in. It is recommended that the head of the household, contact the Housing Director, to make application to determine the appropriate program for their unit.

13.2 Application Process

Upon selection of a program by the Housing Director, the applicant must assist in completion of all necessary application forms. It must be clearly understood that selection to a specific program by the Neskonlith Housing Administration is done so in accordance to a specified tiered program, and in accordance to the existing housing and/or financial situation of the applicant. All decisions made by the Neskonlith Housing Administration are considered final, but can be appealed to the Band Housing Authority as outlined in the appeal process of the policy.

13.3 Financial Resource Process

Financing of all maintenance or renovation projects in this program shall be administered through the Neskonlith Housing Administration. Applicants are required to assist in the completion of all necessary applications and/or routine financial research confirmation procedures that are required.

13.4 Maintenance/Renovation Construction Process

It must be clearly understood by all applicants, that in applying for any of the Band administered programs, the Neskonlith Housing administration, is wholly responsible for the selection and appointment of qualified contractors to carry out all necessary maintenance/renovation tasks. Appeals to this process can be submitted to first, the Housing Portfolio Band Councillor and finally, to the Band Housing Authority. All decisions by the Band Housing Authority are final.

13.5 Inspection Process

The Neskonlith Housing Authority is solely responsible for any and all maintenance/renovation projects that are carried out within Band owned or rented units/facilities. It is understood, that either a minimum annual or completion inspection is carried out for any and all units/projects that are administered by the Band. A qualified inspector, utilizing minimum requirements set out by CMHC, must administer all inspections.

**MAINTENANCE &
RENOVATION
PROGRAMS
FOR
INDIVIDUALS**

NESKONLITH INDIAN BAND MAINTENANCE AND RENOVATION PROGRAM INDIVIDUAL PROGRAMS

14.0 Maintenance and Renovation Programs:

All programs available for either maintenance or renovation that are available to individual homeowners within the Neskonlith community are as follows:

Individual Financing

Individual/CMHC RRAP and HASI

Individual/Veterans Affairs Canada

Descriptions detailing these programs can be found in Appendix "A" of this policy. Programs available for renovations are as follows:

14.1 Who Can Apply and How?

These programs are eligible for application, depending upon the type of housing unit or income that an applicant is currently is in receipt of, or residing in. It is recommended that the head of the household, contact the Housing Director, to get information or to inform the Housing Director of their intention of making application to a specific program for their unit.

14.2 Application Process

Upon selection of a program by the individual, completion of all necessary application forms must be undertaken. Qualification to a specific program is set in accordance to specified program criteria, dependent on the funding program being applied for. Home maintenance and renovation initiatives by individuals are encouraged and supported by the Neskonlith Band Housing Authority and Administration. Decisions made by the Neskonlith Housing Administration are considered final, but can be appealed to the Band Housing Authority, as outlined in the appeal process of the policy.

14.3 Financial Resource Process

The Neskonlith Housing Administration shall oversee financing of all maintenance or renovation projects in this program, as they may have direct impact to continued or ongoing financial contributions to the Neskonlith Indian Band. Applicants are required to maintain an open relationship with the Band Housing Administration department with respect to all maintenance/renovation projects.

14.4 Maintenance/Renovation Construction Process

It must be clearly understood by all applicants, that in applying for any of the "Individual" programs, the Neskonlith Housing administration, may be partially responsible for the selection/appointment of qualified contractors to carry out all necessary maintenance/renovation tasks and ensuring financial reporting. Appeals to this process can be submitted to first, the Housing Portfolio Band Councillor and finally, to the Band Housing Authority.

All decisions by the Band Housing Authority are final.

14.5 Inspection Process

The Neskonlith Housing Authority is solely responsible for any and all maintenance/renovation projects that are carried out within Band administration boundaries. It is understood, that completion inspections are carried out for any and all units/projects that are undertaken by an individual, by the Band Housing Authority or its' designates.

A qualified inspector, utilizing minimum requirements set out by CMHC, must administer all inspections.

APPENDIX “A”

**NEW HOUSING
PROGRAMS
FOR
INDIVIDUALS**

NESKONLITH INDIAN BAND NEW HOUSING PROGRAMS - INDIVIDUALS

PROGRAM NAME: Direct Fund – Own loan, Band signs Mortgage with subsidy

This program is for individuals that would like to coordinate their own housing construction project, who have their own loan financing and who require the Neskonlith Band to sign their mortgage for security and process the Department of Indian Affairs subsidy.

WHO FINANCES THIS PROGRAM?

Individual loan funding, Neskonlith Band Chief and Council security and DIAND subsidy. All applications must receive prior approval of the Chief and Council.

WHO CAN APPLY?

Any registered Band member who is at least 19 years of age or older and does not have any outstanding debt with the Neskonlith Indian Band.

WHAT DOCUMENTATION IS REQUIRED:

By Individual:

- An up to date housing application;
- CP Certificate for transfer to the Band or Completed Request for Land Occupancy Form;
- Financial Management Plan, and;
- Identified qualified code inspector.
- Proof of financial capability.
- Must have written confirmation of qualifying for a mortgage, independent of the Band.
- Verifiable construction cost estimate.
- Confirmation of infrastructure financial overages, which include hydro, water, roads and sewer.

By Housing Director:

- Assist with Financial Management Plan, if necessary;
- Process land transfer requirements, including survey of lot, road access and registration completion with DIAND;
- Ensure signed Construction Completion Form;
- Ensure signed Environmental Screening Record;
- Assist in arranging timber permits, if necessary;
- Ensure housing construction site is designated in the Neskonlith Band PDP;
- Ensure housing construction site is identified in the on-going 5 – 10 year Capital Infrastructure Plan, and;
- Confirm qualified code inspector.
- Completion of all Health Canada permits.
- BCR for DIAND subsidy.

NESKONLITH INDIAN BAND NEW HOUSING PROGRAMS - INDIVIDUALS

PROGRAM NAME: **Direct Fund – Own loan, private security with subsidy**

This program is for individuals that would like to coordinate their own housing construction project, who have their own loan financing and private security and who require a Department of Indian Affairs Ministerial Guarantee and Neskonlith Band Chief and Council approval.

WHO FINANCES THIS PROGRAM?

Individual loan funding and private security, DIAND Ministerial Guarantee and subsidy, with Chief and Council approval.

WHO CAN APPLY?

Any registered Band member who is at least 19 years of age or older and does not have any outstanding debt with the Neskonlith Indian Band.

WHAT DOCUMENTATION IS REQUIRED:

By Individual:

- An up to date housing application;
- CP Certificate for transfer to the Band or Completed Request for Land Occupancy Form;
- Financial Management Plan, and;
- Identified qualified code inspector.
- Proof of financial capability.
- Verifiable construction cost estimate with Housing Director assistance.
- Must have written confirmation of qualifying for a mortgage, independent of the Band.
- Confirmation of infrastructure financial overages, which include hydro, water, roads and sewer.

By Housing Director:

- Assist with Financial Management Plan, if necessary;
- Process land transfer requirements, including survey of lot, road access and registration completion with DIAND;
- Ensure signed Construction Completion Form;
- Ensure signed Environmental Screening Record;
- Assist in arranging timber permits, if necessary;
- Ensure housing construction site is designated in the Neskonlith Band PDP;
- Ensure housing construction site is identified in the on-going 5 – 10 year Capital Infrastructure Plan, and;
- Confirm qualified code inspector.
- Completion of all Health Canada permits.
- BCR for DIAND subsidy.

NESKONLITH INDIAN BAND NEW HOUSING PROGRAMS - INDIVIDUALS

PROGRAM NAME: Subsidy Only with Own Funding

This program is for individuals that would like to coordinate their own housing construction project, who has their own financial security and is requesting only the Department of Indian Affairs subsidy. The Neskonlith Band Chief and Council must approve all subsidy requests.

WHO FINANCES THIS PROGRAM?

Individual loan funding and DIAND subsidy, with Chief and Council approval.

WHO CAN APPLY?

Any registered Band member who is at least 19 years of age or older and does not have any outstanding debt with the Neskonlith Indian Band.

WHAT DOCUMENTATION IS REQUIRED:

By Individual:

- An up to date housing application;
- Letter to Chief and Council requesting assistance in processing subsidy application;
- CP Certificate or Completed Request for Land Occupancy Form;
- Financial Management Plan, and;
- Identified qualified code inspector.
- Proof of financial capability.
- Verifiable construction cost estimate, with Housing Director assistance.
- Must have written confirmation of qualifying for a mortgage, independent of the Band.
- Confirmation of infrastructure financial overages, which include hydro, water, roads and sewer.

By Housing Director:

- Assist with Financial Management Plan, if necessary;
- Process land transfer requirements, if necessary, including survey of lot, road access and registration completion with DIAND;
- Ensure signed Construction Completion Form;
- Ensure signed Environmental Screening Record;
- Assist in arranging timber permits, if necessary;
- Ensure housing construction site is designated in the Neskonlith Band PDP;
- Ensure housing construction site is identified in the on-going 5 – 10 year Capital Infrastructure Plan, and;
- Confirm qualified code inspector.
- Completion of all Health Canada permits.
- BCR for DIAND subsidy for signing by the Chief and Council.

NESKONLITH INDIAN BAND NEW HOUSING PROGRAMS - INDIVIDUALS

PROGRAM NAME: **Section 10 – Ministerial Guarantee with Subsidy**

This program is for individuals that would like to coordinate their own housing construction project, with a Department of Indian Affairs Ministerial Guarantee and Neskonlith Band Chief and Council approval.

WHO FINANCES THIS PROGRAM?

Individual loan funding, DIAND Ministerial Guarantee and subsidy, with Chief and Council approval.

WHO CAN APPLY?

Any registered Band member who is at least 19 years of age or older and does not have any outstanding debt with the Neskonlith Indian Band.

WHAT DOCUMENTATION IS REQUIRED:

By Individual:

- An up to date housing application;
- CP Certificate for transfer to the Band or Completed Request for Land Occupancy Form;
- Financial Management Plan, and;
- Identified qualified code inspector.
- Must have written confirmation of qualifying for a mortgage, independent of the Band.
- Confirmation of infrastructure financial overages, which include hydro, water, roads and sewer.
- Verifiable construction cost estimate, with Housing Director assistance.

By Housing Director:

- Assist with Financial Management Plan, if necessary;
- Process land transfer requirements, including survey of lot, road access and registration completion with DIAND;
- Ensure signed Construction Completion Form;
- Ensure signed Environmental Screening Record;
- Assist in arranging timber permits, if necessary;
- Ensure housing construction site is designated in the Neskonlith Band PDP;
- Ensure housing construction site is identified in the on-going 5 – 10 year Capital Infrastructure Plan, and;
- Confirm qualified code inspector.
- Completion of all Health Canada permits.
- BCR for Ministerial Guarantee for signing by the Chief and Council.

NEW HOUSING

PROGRAMS

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BAND

ADMINISTERED

NESKONLITH INDIAN BAND NEW HOUSING PROGRAMS – BAND ADMINISTERED

PROGRAM NAME: Agreements for Sale

This program is for individual home owners that wish to transfer the sale of a housing unit to another band member, whether the home is paid in full or a mortgage still remains in place. The initial owner must hold the mortgage and land (if applicable) and the Neskonlith Band Chief and Council must authorize all Agreements for Sale.

WHO FINANCES THIS PROGRAM?

All Agreements for Sale must go through the Neskonlith Band Administration, with complete and detailed financial management plans for the sale of all housing units provided for review and approval by the Chief and Council. Agreements for Sale may include a variety of financing partners and those must be identified within the financial management plans.

WHO CAN APPLY?

Any registered Band member who is at least 19 years of age or older and does not have any outstanding debt with the Neskonlith Indian Band, can make application for the Agreements for Sale program.

WHAT DOCUMENTATION IS REQUIRED:

By Individual:

- An up to date housing application;
- CP Certificate for transfer to the individual, if applicable, and;
- Financial Management Plan, with confirmed participation of a financial institution (if required).

By Housing Director:

- Assist with the Financial Management Plan, if necessary;
- Process land transfer requirements, including survey of lot, road access and registration completion with DIAND, and;
- Provide all necessary documentation to the Neskonlith Band Chief and Council for review and approval.
- Completion of all Health Canada permits.
- Verifiable construction cost estimate.

NESKONLITH INDIAN BAND NEW HOUSING PROGRAMS – BAND ADMINISTERED

PROGRAM NAME: Purchase of Housing Unit/Band Buy Back

This program is for individual home owners that wish to transfer ownership of a housing unit to another band member or to the Neskonlith Band. The initial owner must have formal ownership of the housing unit or has fulfilled their mortgage obligations attached to the housing unit. All housing unit purchases or buy backs must be authorized by the Neskonlith Band Chief and Council.

WHO FINANCES THIS PROGRAM?

All housing unit purchases and buy backs must go through the Neskonlith Band Administration, with complete and detailed financial commitments for the sale of these housing units, for review and approval by the Chief and Council.

WHO CAN APPLY?

Any registered Band member who is at least 19 years of age or older and either owns a housing unit or has just completed their financial mortgage commitments on an existing housing unit. Band members must be aware that at the time of sale, the Neskonlith Band reserves the right to reduce the amount owing to the Band member, by any amount of outstanding debt due to the Neskonlith Indian Band.

WHAT DOCUMENTATION IS REQUIRED:

By Individual:

- CP Certificate or other form of legal documentation to prove ownership, for transfer to the Band, if applicable, or confirmation of completion of mortgage commitments, and;
- Written letter of interest for sale of housing unit to the Neskonlith Band.
- Proof of financial capability.
- Must have written confirmation of qualifying for mortgage, independent of the Band.

By Housing Director:

- Negotiating and arranging Financial commitments;
- Process housing unit transfer requirements, including survey of lot, road access and registration completion with DIAND, and;
- Provide all necessary documentation to the Neskonlith Band Chief and Council for review and approval.
- Verification of Housing subsidy prior use or eligibility.
- Verifiable purchase cost estimate.

NESKONLITH INDIAN BAND NEW HOUSING PROGRAMS – BAND ADMINISTERED

PROGRAM NAME: **Section 9 - Band mortgage with subsidy, Band secured with Ministerial Guarantee**

This program is for individuals that would like to apply for a new or used housing unit in Band owned buildings or individual units. These units are constructed with the Neskonlith Band taking the lead role, with individual input regarding housing location, design and the usual application and construction processes. This program is also known as a Rental Purchase unit. All units remain Neskonlith Band property until the mortgage is paid in full.

WHO FINANCES THIS PROGRAM?

Neskonlith Indian Band, with DIAND Ministerial Guarantee and subsidy.

WHO CAN APPLY?

The Neskonlith Indian Band arranges all financing and application for subsidies are made to be attached to each unit. Any registered Band member who is at least 19 years of age or older and does not have any outstanding debt with the Neskonlith Indian Band, can make application for rental purchase units.

WHAT DOCUMENTATION IS REQUIRED:

By Individual:

- An up to date housing application;
- CP Certificate for transfer to the Band or Completed Request for Land Occupancy Form.
- Survey request for house lot only.

By Housing Director:

- Financial Management Plan;
- Process land transfer requirements, including survey of lot, road access and registration completion with DIAND;
- Ensure signed Environmental Screening Record;
- Arrange timber permits, if necessary;
- Ensure housing construction site is designated in the Neskonlith Band PDP;
- Ensure housing construction site is identified in the on-going 5 – 10 year Capital Infrastructure Plan, and;
- Confirm qualified code inspector.
- House plan approval.
- BCR for Ministerial Guarantee to be signed by the Chief and Council.
- CMHC 301 Form to confirm financial viability, for information purposes only.

NESKONLITH INDIAN BAND NEW HOUSING PROGRAMS – BAND ADMINISTERED

PROGRAM NAME: **Section 95 – Band owned Buildings/units**

This program is for individuals that would like to apply for residence in Band owned buildings or individual units. These units are Neskonlith Band rental units and remain so.

WHO FINANCES THIS PROGRAM?

Neskonlith Indian Band, with DIAND Ministerial Guarantee and subsidy.

WHO CAN APPLY?

The Neskonlith Indian Band arranges all financing and application for subsidies are made to be attached to each unit. Any registered Band member who is at least 19 years of age or older and does not have any outstanding debt with the Neskonlith Indian Band, can make application for rental of such units.

WHAT DOCUMENTATION IS REQUIRED:

By Individual:

- An up to date housing application;
- CP Certificate for transfer to the Band or Completed Request for Land Occupancy Form.

By Housing Director:

- Financial Management Plan;
- Process land transfer requirements, including survey of lot, road access and registration completion with DIAND;
- Ensure signed Environmental Screening Record;
- Arrange timber permits, if necessary;
- Ensure housing construction site is designated in the Neskonlith Band PDP;
- Ensure housing construction site is identified in the on-going 5 – 10 year Capital Infrastructure Plan, and;
- Confirm qualified code inspector.
- BCR for Ministerial Guarantee to be signed by the Chief and Council.
- CMHC 301A Form to confirm financial viability.
- House plan approval.
- Completion of all Health Canada permits.

Maintenance and Renovation Programs

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Individuals

NESKONLITH INDIAN BAND MAINTENANCE AND RENOVATION PROGRAMS PROGRAMS FOR INDIVIDUALS

PROGRAM NAME: **Individual and Veterans Affairs Canada**

This program is for individuals that are in need of home improvements to assist with specific physical disabilities. Applicants must be either eligible to apply for VAC disability benefits or are already in receipt of those benefits. Disability benefits are provided for veterans who have received disabilities caused by their participation in Service. Financing can be arranged solely by the individual or with the assistance of the Neskonlith Indian Band Housing Director.

Home modification programs are reviewed on a case by case basis.

WHO FINANCES THIS PROGRAM?

Qualified individual and Veterans Affairs Canada work together to formally apply for funding. The Neskonlith Indian Band Housing Director can provide assistance if necessary. Where there is housing upgrade related to health and safety, the individual must maintain an open relationship with the Housing Director to ensure that all required upgrades are completed within a determined time period.

WHO CAN APPLY?

Any registered Band member who is either eligible for or is in receipt of VAC Disability Benefits.

WHAT DOCUMENTATION IS REQUIRED?

By Individual:

- Contact with VAC for Application Information;
- Ongoing relationship with VAC for the duration of the home modification project;
- Financial Management Plan;
- Detailed maintenance or renovation work write-ups;
- Approved renovation construction individual or company to carry out maintenance or renovation requirements, and;
- Identified qualified code inspector.

By Housing Director:

- Assist with VAC application process;
- Assistance with Financial Management Plan, if necessary;
- Assist with maintenance or renovation work write-ups, especially if they are attached to immediate health or safety concerns;
- Assistance with securing approved contractors to carry out maintenance or renovation requirements, and;
- Ensure qualified code inspector during and at the end of all maintenance or renovation construction.

NESKONLITH INDIAN BAND MAINTENANCE AND RENOVATION PROGRAMS PROGRAMS FOR INDIVIDUALS

PROGRAM NAME: **Individual Financing**

This program is for individuals that would like to coordinate their own housing renovation project and have funding arranged through a private financial institution. Financing can be arranged solely by the individual or with a security guarantee from the Neskonlith Indian Band.

The Neskonlith Indian Band Housing Director is available to provide administrative assistance in completion of all forms/applications for those members living off reserve. Individuals must acknowledge that this assistance does not constitute the Band to any financial commitment.

WHO FINANCES THIS PROGRAM?

- 1) Individual and a private financial institution.
- 2) Individual, private financial institution and the Neskonlith Band.

WHO CAN APPLY?

Any registered Band member who is at least 19 years of age or older and must not have any outstanding debt with the Neskonlith Indian Band.

WHAT DOCUMENTATION IS REQUIRED?

By Individual:

- Financial Management Plan;
- Detailed maintenance or renovation work write-ups;
- Approved renovation construction individual or company to carry out maintenance or renovation requirements, and;
- Identified qualified code inspector.

By Housing Director:

- Assistance with Financial Management Plan, if necessary;
- Assist with maintenance or renovation work write-ups, especially if they are attached to immediate health or safety concerns;
- Assistance with securing approved contractors to carry out maintenance or renovation requirements, and;
- Ensure qualified code inspector during and at the end of all maintenance or renovation construction.

NESKONLITH INDIAN BAND MAINTENANCE AND RENOVATION PROGRAMS PROGRAMS FOR INDIVIDUALS

PROGRAM NAME: **Individual and CMHC RRAP or HASI Program**

This program is for individuals that would like to coordinate their own housing renovation project and have funding arranged through a private financial institution, in addition to CMHC subsidies. Financing can be arranged solely by the individual or with the assistance of the Neskonlith Indian Band Housing Director.

RRAP and HASI programs are for individual housing units that are on reserve and does have limitations that are directed by the Canada Mortgage and Housing Corporation.

RRAP programs are available to all individual housing units and HASI is specifically for home renovations to extend the time that low-income seniors/elders can live in their own homes independently.

WHO FINANCES THIS PROGRAM?

Qualified individual and CMHC work together to formally apply for funding. The Neskonlith Indian Band Housing Director can provide assistance if necessary. Where there is housing upgrade related to health and safety, the individual must maintain an open relationship with the Housing Director to ensure that all required upgrades are completed within a determined time period.

WHO CAN APPLY?

Any registered Band member who is at least 19 years of age or older.

WHAT DOCUMENTATION IS REQUIRED?

By Individual:

- RRAP or HASI CMHC Application completed;
- Initial contact and ongoing relationship with CMHC for the duration of the renovation project;
- Financial Management Plan;
- Detailed maintenance or renovation work write-ups;
- Approved renovation construction individual or company to carry out maintenance or renovation requirements, and;
- Identified qualified code inspector.

By Housing Director:

- Assist with CMHC application process;
- Assistance with Financial Management Plan, if necessary;
- Assist with maintenance or renovation work write-ups, especially if they are attached to immediate health or safety concerns;
- Assistance with securing approved contractors to carry out maintenance or renovation requirements, and;
- Ensure qualified code inspector during and at the end of all maintenance or renovation construction.

**Maintenance and
Renovation Programs**

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Band Administered

**NESKONLITH INDIAN BAND
MAINTENANCE AND RENOVATION PROGRAMS
BAND ADMINISTERED PROGRAMS**

PROGRAM NAME: Band/Client – Community Maintenance Program

This volunteer program is for individuals that request housing renovations for their housing units, utilizing the financial contributions they have made. Participation is evaluated annually and health, safety and emergency concerns will take precedence in the approval process. Along with housing repairs and maintenance, this program covers maintenance of roads, snow plowing, water lines, septic tanks, all infrastructure needs and insurance coverage. All fixed costs will be identified within the maintenance agreement. Termination from the program is by way of three warnings once non-payment is made.

WHO FINANCES THIS PROGRAM?

Individuals pay into the volunteer program at a rate of Three Hundred (\$300.00) Dollars per month. The Neskonlith Indian Band, on behalf of the home owner, hires contractors, purchases materials and maintains records of all renovation projects for this program.

WHO CAN APPLY?

Any home owner/renter who is at least 19 years of age or older and must not have any outstanding debt with the Neskonlith Indian Band. Individuals that do not want to participate must sign a waiver form confirming that they will solely be responsible for maintenance and renovations of their housing unit.

WHAT DOCUMENTATION IS REQUIRED?

By Individual:

- Letter or completed Renovation Request form;
- Up to date CMP finances.

By Housing Director:

- Completion of CMP documentation;
- Development of financial management plan, if necessary;
- Development of maintenance or renovation work write-ups, especially if they are attached to immediate health or safety concerns;
- Securing approved contractors to carry out maintenance or renovation requirements, and;
- Ensure qualified code inspector during and at the end of all maintenance or renovation construction.

**NESKONLITH INDIAN BAND
MAINTENANCE AND RENOVATION PROGRAMS
BAND ADMINISTERED PROGRAMS**

PROGRAM NAME: **Band/DIAND**

- **Capital Renovations** - **Health & Safety Emergency Fund**

This program is for individual that request housing renovations for their housing units and are eligible for application to one or a combination of programs offered by DIAND. Selection of which program a housing unit is processed through is dependant on the unit they are in, their source of income or the severity of renovation requirement. Financing is arranged and administered by the Neskonlith Indian Band Housing Administration.

WHO FINANCES THIS PROGRAM?

The Neskonlith Indian Band, on behalf of the home owner, makes application, hires contractors, purchases materials and maintains records of all renovation projects for these programs.

WHO CAN APPLY?

Any home owner/renter who is at least 19 years of age or older and must not have any outstanding debt with the Neskonlith Indian Band.

WHAT DOCUMENTATION IS REQUIRED?

By Individual:

- Letter or completed Renovation Request form;
- Up to date rent or mortgage finances.

By Housing Director:

- Completion of DIAND documentation;
- Development of financial management plan, if necessary;
- Development of maintenance or renovation work write-ups, especially if they are attached to immediate health or safety concerns;
- Securing approved contractors to carry out maintenance or renovation requirements, and;
- Ensure qualified code inspector during and at the end of all maintenance or renovation construction.

**NESKONLITH INDIAN BAND
MAINTENANCE AND RENOVATION PROGRAMS
BAND ADMINISTERED PROGRAMS**

PROGRAM NAME: Band/DIAND – S/A Renovations

This program is for individual that request housing renovations for their housing units which they own, live in and are in receipt of social assistance. Home maintenance and repairs refers only to essential items of protection, replacement and repairs that are part of the physical structure of the individual's home, and will not include replacement of, or repairs to appliances or decorative items. Financing is arranged and administered by the Neskonlith Indian Band Housing Administration.

WHO FINANCES THIS PROGRAM?

The Neskonlith Indian Band, on behalf of the home owner, makes application, hires contractors, purchases materials and maintains records of all renovation projects.

WHO CAN APPLY?

Any home owner who is at least 19 years of age or older, in receipt of social assistance and must not have any outstanding debt with the Neskonlith Indian Band. In addition, funding must have been denied from all other home maintenance programs available and provide documentation to that effect.

WHAT DOCUMENTATION IS REQUIRED?

By Individual:

- Letter or completed Renovation Request form;
- Up to date rent or mortgage finances.

By Housing Director:

- Completion of DIAND documentation;
- Development of financial management plan, if necessary;
- Development of maintenance or renovation work write-ups, especially if they are attached to immediate health or safety concerns;
- Securing approved contractors to carry out maintenance or renovation requirements, and;
- Ensure qualified code inspector during and at the end of all maintenance or renovation construction.

**NESKONLITH INDIAN BAND
MAINTENANCE AND RENOVATION PROGRAMS
BAND ADMINISTERED PROGRAMS**

PROGRAM NAME: **Band/CMHC - Replacement Reserve Renovations**

This program is specifically for individuals that participate in the Section 95 new housing program, to set aside funds for replacement of capital items. They must make an official request for utilizing Replacement Reserve funding for such items as ranges, refrigerators, roofs, flooring, furnaces, laundry equipment, and other items as approved by CMHC. Financing is arranged and administered by the Neskonlith Indian Band Housing Administration.

WHO FINANCES THIS PROGRAM?

The Neskonlith Indian Band, on behalf of the home owner, makes application and contact with CMHC for expenditure approval, by providing at least 3 cost quotes. Emergency situations will be dealt with immediately, with follow up to CMHC. Replacement Reserve funds cannot be used for maintenance items.

WHO CAN APPLY?

Any home owner/renter who is at least 19 years of age or older, living in a Section 95 housing unit and must not have any outstanding debt with the Neskonlith Indian Band.

WHAT DOCUMENTATION IS REQUIRED?

By Individual:

- Letter or completed Renovation Request form;
- Collection of 3 cost quotes for required capital items, and;
- Up to date rent or mortgage finances.

By Housing Director:

- Completion of CMHC documentation;
- Development of financial management plan, if necessary;
- Review cost quotes;
- Development of renovation work write-ups, especially if they are attached to immediate health or safety concerns;
- Securing approved contractors to carry out renovation requirements, and;
- Ensure qualified code inspector during and at the end of all renovation construction.



APPENDIX “B”

Modular, Manufactured, Mobile Homes

Prefabrication in housing takes three different forms, each reflecting a different degree of structure or use within home construction. These are:

- **Prefabricated Components** in the form of window, doors or kitchen cabinets, to name a few, for use in renovation projects. Enhancing affordability is key to utilization of these components.
- **Modular Housing** is constructed in sections and put together by a builder on a prepared housing site. Modular homes are designed, engineered and built in a factory-controlled environment. Speed of construction and consistent quality are two of the major advantages of modular housing. A modular home can be finished on site in a very short period of time. Modular housing must follow the same building codes as site-built construction and go through the same development procedures, as identified within the BC Building Code.
- **Manufactured Housing** is constructed completely in the factory. The entire house, containing all the same amenities as a site-built home, is shipped to the site and placed on a permanent foundation. Increasingly manufactured housing is durable, desirable and a viable alternative for providing affordable housing.

Additions, Sundecks and Porches

A building permit is required for the installation/construction of additions, sundecks or porches for manufactured homes and must be inspected to ensure that they conform both to the BC Building Code and building by-laws.

Applications forms and all required documentation must be made to the Neskonlith Housing Administration. The Housing Director can provide application forms, which also outlines all other documents for submission.

Building Site Preparation and Finishing

Manufactured homes are required to be set on a permanent foundation, which meets the 1998 BC Building Code and also must comply with the CSA Z240.10.1-94 standards for the site preparations, foundation, ventilation, access and anchorage of Manufactured Homes.