

OKANAGAN INDIAN BAND HOUSING POLICY

OKANAGAN INDIAN BAND

R. r. #7, Westside Road

Site #10, Comp. # b0

Vernon, BC V1T-7Z3

Phone: {250} 542-3444

Fax: {250} 542-0541

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OKANAGAN INDIAN BAND HOUSING POLICY

1. INTRODUCTION

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The purpose of this policy is to establish guidelines for the provision of housing assistance to members of the Okanagan Indian Band utilizing:

- 1.1 The Rural RRAP Program offered by CMHC
- 1.2 The Housing Subsidy Program funded by the Indian and Northern Affairs Canada; and
- 1.3 The CMHC Section 56.1 of the Social Housing Program

2 POLICY APPLICATION

- 2.1 This policy shall apply to:
 - 2.1.1 Locatee new housing projects;
 - 2.1.2 Locatee rehabilitation projects; and,
 - 2.1.3 Band rental housing projects – including the selection of initial tenants
- 2.2 The on-going operation of Rental Housing Projects shall be dealt with in a Rental Housing Program Operation and Maintenance Policy.

3 POLICY OBJECTIVES

The objectives of this policy are:

- 3.1 To increase the percentage of members that reside on reserves of the Okanagan Indian Band by making on-reserve housing the most economically attractive housing alternative for Band Members through subsidies for home construction and rehabilitation;
- 3.2 to encourage orderly and planned member participation in and responsibility for the planning, financing and management of their own on-reserve housing projects;
- 3.3 to raise the standard of on-reserve housing for Band member to at least the minimum standards as set out in the most recent edition of the British Columbia Building Code;
- 3.4 to ensure that members are treated in a consistent, fair and equitable manner when they make enquiries about or applications for housing assistance regardless of their age, place of residence, marital status, sex, beliefs, political involvement or family ties, provided however, that Council may develop project better suited to the needs of specific groups.
- 3.5 to ensure that members are given accurate and timely, written responses to inquiries and application for housing assistance.

4. DEFINITIONS

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"Account in good standing," means a debt owed by a member to the Band, meeting all agreements, or policies relating to the debt.

"Band" means the Okanagan Indian Band

"Building Standards" means the British Columbia Building Code {latest edition}; CSA Standard Z-240 for mobile homes, CSA Standard A-277 for manufactured homes; Band Council by-laws specifying building or other standards; CMHC standards Sewage Disposal Regulations or By-Laws; any other by laws codes and regulation applicable to the project.

"CMHC" means Canada Mortgage & Housing Corporation.

"Completed Application," means a completed application form plus any supporting documents including {where applicable}

- a) A complete set of construction plans, and specifications for construction or rehabilitation of the house approved for construction.
- b) A qualified contractor's tender for construction or rehabilitation of the house.
- c) Plans for the construction of any off-site or on-site services:
- d) A qualified contractor's tender for the construction of any off-site or on-site services
- e) A sewage disposal permit issued by Health Canada. Or Agent employed by the Band
- f) A construction budget
- g) Verification of land ownership
- h) Verification of income; and
- i) Any other documentation required to either verify an applicant's eligibility for assistance or, to complete an application.

"Completed House" means a house that is finished on the exterior and interior; has working plumbing, wiring proper sewage disposal, a completed roof, all exterior doors and windows installed, proper insulation, permanent foundation, adequate heating and which has been built to meet or exceed current local building standards or any Band Council By-Law made subsequent to the adoption of this policy specifying the standards to which buildings are to be built.

"Construction Plans" means construction drawings plus detailed, written specifications outlining quality standards and acceptable products and procedures to be incorporated into any work to be carried out under a proposed project.

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"Council" means the Council of the Okanagan Indian Band

"CSA" means Canadian Standards Association

"DIAND" means the Department of Indian Affairs & Northern Development

"Housing Coordinator" means the any employee or agent appointed by the Executive Director or Band Manager from time-to-time to provide housing advice, assistance and to administer the delivery of housing programs to the Band membership in accordance with this policy.

"Immediate Family Member" is a father, mother, sister, brother, half brother, half sister, and adopted mother or father.

"Locatee new housing projects" means new housing projects undertaken by Band Members on lands in their lawful possession.

"Locatee Rehabilitation projects" means housing rehabilitation projects undertaken by Band Members of existing houses located on lands in their lawful possession.

"Member" refers to an individual who is a registered status Indian in accordance with the Indian Act and a member of the Okanagan Indian Band.

"Ministerial Guarantee" means a guarantee given by the Minister of Indian & Northern Affairs Canada to a financial institution that has provided debt financing to a Band member or the Band for a loan, whereby the Minister agrees to pay the outstanding balance of the loan in the event of a default by the Band member, or the Band, and for which the Minister has obtained authorization from the Band Council to recover any funds paid by the Minister to satisfy any such defaulted Band Member, or Band loans from the Band funds held in trust.

"Non-Insurable Event" means an event that causes damage to house, that can not be covered by insurance.

"Qualified Contractor" means a person or firm that meets the contractor qualification as described in this policy.

"Qualifying Member" and "Qualifying Applicant" means a member or applicant who meets the eligibility criteria for housing assistance under this policy plus any CMHC or INAC housing assistance program criteria applicable to their application for assistance for their project.

"RRAP" means the Rural Residential Rehabilitation Program administered by CMHC

"Section 56.1" means section 56.1 of the National Housing Act.

"Social Housing" means housing owned by the Band and rented to members according to Section 56.1 of the National Housing Act.

"Special Needs" means housing renovations, or housing related equipment necessary for the physically or mentally disabled, that meet the criteria established by CMHC, Disabled RRAP program.

"Subsidy" means the money and/or services provided or administered by the Band.

"Subsidy Home Benefit" means an owner of a home that received subsidy receives a further benefit by not becoming an owner of the home. This includes: selling the home for money or consideration; using the home as a consideration in a divorce settlement; giving away the home, etc.

"Total Cost Project" means the cost to construct a complete house.

5. CRITERIA FOR ELIGIBILITY

The general criteria is listed below. Some forms of assistance require additional criteria. The additional criteria are detailed in the relevant program area.

5.1 GENERAL CRITERIA

- 5.1.1 Must be a registered Member of the Okanagan Indian Band;
- 5.1.2 Must have clear title to the lot containing the project; or have a valid transfer for the property containing the home, the written approval of the current locatees of the property on a form approved by the Band, and a letter accepting the responsibility for the grant.
- 5.1.3 Must have maintained all accounts with the Band in good standing for the previous six months;
- 5.1.4 Must be able to provide any financing required over and above the Subsidy to meet the total project cost;
- 5.1.5 Where the total project cost exceed the subsidy available, applicants must make their full contribution to the Band for their project, within 30 calendar days of the Council approving the subsidy. The applicant's contribution will be the first monies released for payment'
- 5.1.6 Must occupy the project home, in all cases, except for Septic Tank and drain Field Replacement projects, where the owner is a Band member, and the occupant is a Band member and immediate family member of the owner, and who has been residing in the unit for at least 24 months. All other rented homes, or homes to be rented are ineligible unless they are to be owned by the Band;
- 5.1.7 Must own only one livable home on the reserves of the Band on completion of a project. A housing project cannot be undertaken to create two livable homes on reserves of the band for an individual. Ownership of homes or other property off of the reserve shall not lessen the eligibility of an applicant.

6. SELECTION CRITERIA FOR ELIGIBLE APPLICANTS:

The following criteria will be used to select projects from eligible applicants, when funds are limited.

6.1 PREVIOUS SUBSIDIES

Those applicants who have received previous subsidies will be given less priority than those individuals who have never received a subsidy. In unusual circumstances such as natural disasters etc., the member may apply to the Council to be exempted from this clause. The request for exemption must be carried by the consent of the majority of the whole Council membership at a duly convened meeting.

6.2 PLANS AND COST ESTIMATES

Those individuals who provide a completed application will be given higher priority over those who do not

6.3 Increase Life of a House

Rehabilitation projects that will increase the life expectancy of a house, will be given higher priority over those that do not.

6.4 DATE OF APPLICATION

If in the opinion of Council, all other things are judged being equal, applicants with an earlier application date will be given higher priority than applicants with more recent application dates.

6.5 OTHER

The special need, elderly, children under 16, single parent families, families living in substandard homes, large and/or homeless families, may be given a higher priority for Locatee new Housing, Social Housing, or Rehabilitation projects.

7. FORMS OF HOUSING ASSISTANCE AVAILABLE

Housing assistance shall be provided, as outlined in this section, to Band members in the following forms subject to resources being available:

7.1 ADVICE AND ASSISTANCE

Advice shall be provided to Band Member related to:

- 7.1.1 Project design and development, provided that all plans, specifications, permits, fees and approvals shall be obtained at the member's expense
- 7.1.2. Project tendering and contracting, provided that where a member undertakes project tendering and contracting on their own, they will not be relieved of the requirement to follow the Tendering and Contracting procedures set out in this policy; and
- 7.1.3 Application for financial assistance and applications for approval to Council, where a completed application has been assembled by the member.

7.2 FINANCIAL GRANTS – NEW PRIVATE HOUSING

Financial assistance will be provided to qualifying members for new on-reserve housing in the form of grants financed with contributions provided to the Band by INAC under its Housing Subsidy Program.

7.3 FINANCIAL GRANTS – REHABILITATION PROJECTS

Financial assistance will be provided to qualifying members for on-reserve rehabilitation projects in the form of subsidies financed with contributions provided to the Band by INAC under its Housing Subsidy Program, and fully forgivable loans provided to individual applicants by CMHC under its Rural Residential Assistance Program. Subsidies will be provided for regular Rehabilitation Projects, and for Special Needs renovation.

7.4 SOCIAL HOUSING

Rental Social Housing will be provided, when possible for qualifying members through the utilization of the FCMHC Non-Profit Rental Housing Program operated under the authority of Section 56.1 of the National Housing Act.

7.5 DIRECT LOANS, LOAN GUARANTEES AND MINISTERIAL GUARANTEES

At the present time, direct loans, loan guarantee and Ministerial Guarantee will not be provided to members for either new housing or rehabilitation projects.

8. ACCESS TO INFORMATION

The Housing Coordinator shall insure that members, after having made a request in writing, have unrestricted and complete access to:

- 8.1 This policy and other Band Council policies related to Housing;
- 8.2 Program policies and guidelines of CMHC related to the RRAP program and the Section 56.1 program;
- 8.3 Program policies and guideline of INAC related to the Housing Subsidy Program;
- 8.4 Their own housing files;
- 8.5 Band Council Resolutions, and motions; and
- 8.6 Statistical reports that are general in nature.

9. DISSEMINATION OF HOUSING INFORMATION

Information in relation to housing assistance available to Band Members shall be disseminated wherever possible.

9.1 HOUSING INFORMATION PACKAGE

The Housing Coordinator shall prepare a Housing Information Package for distribution to those inquiring about housing which shall include;

- 9.1.1 This policy
- 9.1.2 Application forms for assistance under various programs
- 9.1.3 Any other information that would of assistance to members when applying for assistance; and
- 9.1.4 A recommendation for having home and/or contents insurance.

The Housing Coordinator shall insure that copies of the Housing Information Package readily available to members at the Band Office and Housing Office.

9.2 HOUSING WORKSHOPS

At least one hosing workshop shall be deliver to members by the Housing Coordinator annually. The workshops should be held well in advance of any deadline for submitting housing applications.

The purpose of the workshops shall be to review the Band Council Housing Policy, review applications procedures and deadlines, review recommended procedures for project planning and implementation, and answer questions that members may have in relation to the assistance programs.

9.3 NEWSLETTER ARTICLES ON HOUSING ASSISTANCE

The Housing Coordinator shall be responsible for at least one quarterly. Preparing at least one article for the newsletter produced by the Band. The Newsletter articles shall be used to disseminate information on the Band Council Housing Policy, application procedures and deadlines, and recommended procedures for project planning and development.

9.4 REGISTER OF APPLICATIONS FOR HOISNG ASSISTANCE

The Housing Coordinator shall maintain registers of all applications for:

- A} Locatee new housing projects;
- B} Locatee rehabilitation projects; and,
- C} Band owned Rental Housing units.

9.5 EXPLANATION

The Housing Coordinator shall explain the Social Housing program to each successful applicant. This shall include:

- A} Requirement of paying rent;
- B} Mortgage details;

- C} Rental Agreement;
- D} Responsibility for maintenance items;
- E} Permitted occupants;
- F} Additional live ins; and
- G} Sub-lets

10. PREVIOUS SUBSIDIES

10.1 PREVIOUS SUBSIDIES TO BE TAKEN INTO ACCOUNT

Unless otherwise stated in this policy, where an individual who has received previous housing assistance in the form of a housing subsidy, applies for a further subsidy, that person shall not be eligible for a further subsidy, except as noted below;

10.2 FORGIVENESS OF PREVIOUS SUBSIDIES

10.2.1 Locatee Rehabilitation, and Special Needs Projects

Previous subsidies shall not be taken into account for locatee rehabilitation projects, if the following minimum time frames have elapsed:

12.0 years from the issuance of the last payment from the Locatee New housing Subsidy Program; or

5.0 years from the issuance of the last payment from the Locatee New Housing Subsidy Program, and the house and individual qualifies for RRAP Grant payment; or

0.0 years from the issuance of the last payment from the Locatee New Housing Subsidy Program, and the house qualifies for disabled RRAP, except for the age of the structure, and the applicant income qualifications; or

15.0 years from the issuance of the last payment from the Locatee Rehabilitation Subsidy Program; or

20.0 years from the date of occupancy of Social Housing homes; or
0.0 years from the date of occupancy for a Social Housing home, and the house qualifies for disable RRAP, except for the age of the structure, the applicant income qualifications, and the ownership of the unit;

0.0 years, if in the opinion of the council, the damage to the home was caused by a non-insurable event.

If the minimum time frames have into elapsed, then the subsidy will be pro-rated in accordance with the following formula:

$$PS = S * \{ET/MT\}$$

Where: PS = Pro rated number
S = Maximum subsidy available as per Appendix B
ET = Elapsed Time form the last subsidy
MT + Minimum Time as noted in this section;

10.2.2 Locatee New Housing Projects

Previous subsidies may not be taken into account for Locatee New Housing Subsidy Program, if the following time frames have elapsed:

-27.0 years from the issuance of the last payment form the Locatee New Housing Subsidy Program;

-35.0 years from the issuance of the last payment from the Locatee Rehabilitation Subsidy Program;

-0.0 years, if in the opinion of the council, the damage to the existing home was caused by a non-insurable event

10.2.3 Social Housing Projects

Previous subsidies may not be taken into account for Social Hoisng Projects, if the following time frames have elapsed;

- 27.0 years from the issuance of the last payment form the Locatee New Housing Subsidy Program;

-35.0 years from the date of occupancy of Social Housing homes;

-12.0 years from the issuance of the last payment from the Locatee Rehabilitation Subsidy Program;

-0.0 years if in the opinion of the council, the damage to the existing home was caused by a non-insurable event

10.3 SOME TITLE

Individuals who received a previous housing subsidy, and

- who no longer own the home; and

- did not receiver a Subsidy Home Benefit

are eligible for another subsidy without elapse times. This is provided the applicant provides sufficient proof that the above conditions exist.

10.4 RENTING, NOT CONSIDERED A SUBSIDY

Renting a Band Home without a rent to own agreement is not considered a subsidy,

11. TENDERING AND CONTRACTING PROCEDURES

Tendering and Contracting shall be at least to the standards as set out in the INAC publication entitled "Contracting Guideline for Band Councils, August, 1981 – BTP-CN-1", or latest revision.

Tendering and Contracting of Locatee New Housing Projects, and Locatee Rehabilitation Projects shall be the responsibility of the applicant. The Housing Coordinator may provide a list of potential contractors and time permitting, may provide advice on tendering and awarding contracts.

It is recommended that the services of a reputable and qualified general contractor be retained, or a reputable consultant to co-ordinate the sub-trades.

12. CONTRACTOR'S QUALIFICATIONS

No contractor may be employed to construct a Locatee New Housing or Rehabilitation Project or a Band owned rental Housing Project unless they are properly qualified, experienced, and reputable. Contractors must have Worker's Compensation coverage, or appropriate insurance to protect the Band and applicant.

12.1 APPLICANT AS GENERAL CONTRACTOR

The applicant is allowed to be the general contractor or laborer. The applicant will not draw wages for the project.

12.2 The Housing Coordinator shall review the qualifications of contractors for Housing Subsidies and Locatee New Home Construction, and Social Housing Construction. The Housing Coordinator shall, by letter, inform the applicant of the results of the review.

13. CONSTRUCTION STANDARDS:

13.1 NEW HOUSING PROJECTS

The minimum standards for all housing on the reserve, regardless of the source of funds, shall be the standards as set out in the most recent edition of the British Columbia Building Code including any revisions thereto and any other applicable codes, by-laws and regulations applicable to the project.

All plans and specifications for new housing construction, shall be inspected by CMHC or other Band approved inspection service to ensure compliance with the minimum standards as set out herein.

Mobile homes shall meet the CSA Standard Z-240

Moved Homes shall meet the same standards as new housing construction.
Manufactured homes shall meet the CSA Standard A-277

13.2 HOUSING REHABILITATION PROJECTS

The minimum standards for all rehabilitation projects shall be the standards established by CMHC, for RRAP project, or any applicable Band By-Law or policy.

All plans and specifications for rehabilitation projects shall be prepared by CMHC or other Bona fide organizations as deemed acceptable to CMHC to ensure compliance with the minimum standards as set out herein;

13.3 SEWAGE DISPOSAL SYSTEMS

Sewage Disposal Systems must be installed according to Sewage Disposal Regulations as set out in the Health Act of BC or any Band By-Laws. The applicant will be responsible for obtaining a permit for the installation of a sewage disposal system prior to proceeding with the construction and/or repair of any sewage disposal systems.

14. DISPOSITION OF ABANDONED, NON-LIVEABLE HOMES

Whenever a member receives housing assistance in the form of either a subsidy for the construction of a new housing unit or tenancy in a social housing unit on the basis that an existing on-reserve housing unit owned and occupied by that member is non-liveable, that member shall, as a pre-requisite to receiving the housing assistance, agreeing writing not to rent or otherwise use the non-liveable unit for residential purposes on reserve once the new unit is occupied.

15 REHABILITATION PROJECTS

15.1 CRITERIA FOR ELIGIBILITY

To be eligible for assistance under this program, an individual must meet the following eligibility criteria;

15.1.1 The minimum project cost is \$2,000.00 except in the case of special needs; renovations, electrification, potable {drinking} water, water damage, fire and safety hazards, septic systems, and heating systems where the existing heat has failed or is dangerous;

15.1.2 Financing for all parts of a project to related to health and safety must be addressed before other items can be considered;

15.1.3 Financing for the total project cost must be in place before the band will pay any subsidy money.

15.2 PRIORITY PROJECTS

Where funds available for the provision of housing assistance are limited, funds will be directed at applicants deemed to have the greatest need. The Council at its sole discretion shall determine need.

Where fund available for the provision of housing assistance arte limited, the following types of improvements shall be given priority, in the order presented below, subject to proper inspection having been undertaken by CMHC or equivalent authority.

15.2.1 improvements intended to remove electrical or fire hazards

15.2.2 improvements intended to prevent or repair water or moisture damage to existing housing, including re-roofing, replacement of exterior flashing, plumbing repairs, replacement of water damaged structural members, damp-proofing of foundations walls and installation of foundation drainage.

15.2.3 improvements intended to enhance access for special need including (but not limited to) driveway reconstruction or relocation, wheel chair ramps, lifts, passage widening and bathroom remodeling;

15.2.4 improvements intended to reduce overcrowding in existing housing, using the National Occupancy Standards {National Housing Association} as a guideline

15.2.5 improvement intended to enhance the structural soundness of existing housing;

15.2.6 improvements intended to enhance the thermal efficiency of existing housing;

15.2.7 replacement of existing heating systems with approved alternative heating systems.

15.3 ELIGIBLE IMPROVEMENTS

The following improvements will be eligible for funding under this program, subject to the above noted criteria for eligibility, and the priority being followed and all work to be completed to CMHC standards

15.3.1 Installation of insulation and vapor barriers in walls, ceilings and floors;

15.3.2 Installation of doors and storm windows;

15.3.3 Removal and replacement of inadequate roofing;

15.3.4 Installation of indoor plumbing, heating (Except fireplaces) and wiring in homes where none existed or was inadequate;

15.3.5 Painting of wood surfaces if required to prevent rot;

15.3.6 Installations of indoor plumbing, heating (except fireplaces) and wiring in homes where none existed or was inadequate;

15.3.7 Ventilation in attics and crawl space;

15.3.8 Reinforcement of sagging floor and ceiling joists;

15.3.9 Replacement of water damaged ceiling finish, flooring and insulation

15.3.10 Additions of rooms, construction of basement, or finishing of basement to create a maximum per house of:

- 15.3.10.1 one Kitchen
- 15.3.10.2 One Dining Room
- 15.3.10.3 One Living Room area
- 15.3.10.4 One Bathroom
- 15.3.10.5 One Storage/Laundry room
- 15.3.10.6 Two/or more Bedrooms – dependant on need.

15.3.11 Stucco or other finishing of exterior walls to improve the insulation factor.

15.3.12 Renovations required for Special Needs. The applicant may be required to provide suitable documentation from a doctor, etc.

15.3.13 Reasonable costs for plans and revisions to the plans may be covered once the housing project is completed. Subject to funds being available and the applicant providing suitable receipts.

15.3.14 Any other improvements that, in the opinion of the Band Council, is in accordance with the purpose of this policy.

15.4 FINANCIAL ASSISTANCE – RURAL RRAP PROGRAM

Financial assistance for rehabilitation projects from the Rural RRAP Program shall be determined by CMHC pursuant to its guidelines for that program.

15.5 FINANCIAL ASSISTANCE – HOUSING SUBSIDY FUND CONTRIBUTIONS

Financial Assistance for Rehabilitation Projects and Special Needs Projects from the Housing Subsidy Fund areas shown in Appendix A.

15.6 APPLICATION FORM

The application form for financial assistance for rehabilitation projects shall be the form attached to this policy as Appendix B plus any other forms that may be required to obtain project approval from INAC or CMHC.

15.7 CONTRIBUTION AGREEMENT BETWEEN BAND AND RECIPIENTS OF REHABILITATION ASSISTANCE

All recipients of assistance for rehabilitation projects shall be required to enter into a contribution agreement with the Band Council prior to project start-up. The agreement shall be in the form as approved by Council, and shall include a provision that the recipient of the subsidy is responsible for insuring the home.

16 LOCATEE NEW HOUSING CONSTRUCTION

16.1 CRITERIA FOR ELIGIBILITY

To be eligible for assistance under this program, an individual must meet the following eligibility criteria;

16.1.1 No additional criteria

16.2 FINANCIAL ASSISTANCE

Financial Assistance for new house construction, moved homes, manufactured homes, or mobile homes shall be as shown in Appendix A.

16.3 APPLICATION FORM

The application form for financial assistance for new housing projects shall be the form attached to this policy as Appendix B, plus any other forms that may be required to obtain project approval from INAC and CMHC.

16.4 CONTRIBUTION AGREEMENT BETWEEN BAND AND RECIPIENTS OF NEW HOUSING ASSISTANCE.

All recipients of assistance for new housing projects shall be required to enter into a contribution agreement with the Band Council prior to project start-up. The agreement shall be in the form as approved by Council, and shall include a provision that the recipient of the subsidy is responsible for insuring the home.

17 SOCIAL HOUSING CONSTRUCTION

17.1 CRITERIA FOR ELIGIBILITY

To be eligible under this program, an individual must meet the following eligibility criteria;

17.1.1 Must have clear title to the lot they wish to build on, and transfer the lot to the Band, or obtain approval from Council to use a Band owned lot for Social Housing.

17.1.2 Must occupy the home being constructed, unless otherwise approved by council, as provided in the lease;

17.2 SELECTION CRITERIA

The following will be used to select applicants, from eligible applicants.

17.2.1 When funds are limited, applicants that have lots near existing roads, water systems, electrical systems, gas systems and other infrastructure, will be given higher priority, than those who do not.

17.2.2 Applicants who have good credit ratings will be given higher priority, than those who do not.

17.3 FINANCIAL ASSISTANCE

As per CMHC guidelines.

17.4 APPLICATION FORM

The application form for social housing construction projects shall be a form approved by Council plus any other forms that may be required to obtain project approval INAC or CMHC

17.5 SELECTION PROCESS

The council shall establish weighting criteria from time to time, and create priority lists based on needs. Nothing in this policy prevents the Council from taking advantage of short-term opportunities that may occur from time to time.

17.6 RENT-TO-PURCHASE AND RENTAL AGREEMENTS

All tenants of social housing units shall be required to enter into either a rent-to-purchase agreement or rental agreement with the Band council prior to taking possession of their unit. Rent-to-purchase agreements; Rental agreements {no option to purchase} shall be in the forms approved by council from time to time.

17.7 PROJECT VIABILITY

The Housing Coordinator shall ensure that each Social Housing Project or phase is financially viable.

17.8 APPLICANT DEVELOPMENT CONTROL

Where the Social Housing will be rent to purchase, subject to the reasonable availability of time and CMHC criteria, the applicant shall have input on the:

17.8.1 Location of the home within the lot, providing any technical restrictions are met;

17.8.2 Type of home {split level, bungalow, bi-level}. Providing it meets CMHC program guidelines for approval of plans, and;

17.8.3 Color of home, provided it meets any development guidelines, and financial liability of the project.

17.8.4 Where the units will be strictly rental, the Band shall control the development.

17.9 RECOGNITION OF LAND VALUE UPON EVICTION

Where locatee land is provided to the Band for a social housing lot;

17.9.1 Neither the transferor, or the tenant shall be compensated for the loss of the lot, or any loss in the value of the adjoining lot as a result of the eviction of the tenant.

17.9.2 The transferor shall be advised in writing of this policy, and specifically section 17.9.1 above.

18 TERMS OF PAYMENT BAND FUNDS

Payment shall be made from Applicant's fund first, and then Band Funds. At the end of the project, any funds left over in the project account will be distributed according to this policy.

- 18.1 Payment for the installation on septic tanks will be made upon receipt of an invoice from the contractor plus an approved sewage certificate from National Health & Welfare or Band agent stating that the system has been constructed in accordance with the Building Standards.
- 18.2 Payment for materials, supplies and labor on any housing project will be made in accordance with Band Financial Regulations and Procedures, and in no case will payments be made directly to the applicant, unless the applicant is the project general contractor, and can provide substantial documentation that the applicant has paid the sub contractors;
- 18.3 Progress payments will be released to the contractor following approved inspections as per CMHC Guidelines for New Houses, and for RRAP program under CMHC, RRAP Guidelines or any other stipulated Band Council Guidelines. Invoices signed by the contractor and approved by the applicant will be required.
- 18.4 CMHC forgivable loans must be assigned to the Band. It is the applicant's responsibility to abide by the terms and conditions of the CMHC forgivable loan.

19 TIMING

All complete application for housing subsidies will be presented to Council during the second meeting of each month.

20 IMPLEMENTING POLICY

The Housing Coordinator shall be responsible for insuring that all new housing rehabilitation and social housing projects are developed and implemented in accordance with the policy outlined herein.

21 EFFECTIVE DATE OF THIS POLICY

This policy will apply to all housing projects funded subsequent to the date upon which the policy is formally adopted by a resolution of Council.

22 POLICY CHANGES

The council, at its discretion, will review this policy once a year. This policy may be changed by a Band Council Resolution made at any duly convened meeting of the Band Council.

The Motion to change the policy must be carried by a majority of the whole Council.

23 POLICY RECOMMENDATION

This policy is recommended to Council by the Operations Committee:

24 POLICY APPROVAL

This policy was approved by a Band Council Resolution dated: _____

25 CERTIFICATION

I certify that, to the best of my knowledge and belief, this document is an accurate record, as of the date of printing, of all policies approved by the Council of the Okanagan Indian Band in relation to the Awarding of Housing Subsidies.

Executive Director