



Hupacasath First Nation

Housing Policy

Adopted October 9, 2002
Proposed Revisions February 2007

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Mission Statement

The Hupacasath First Nation believes in the right of all our members to live in good quality housing which is appropriate for their needs. To achieve this, we will work with our members:

- to improve their houses through our renovation program;
- to increase access to homeownership for members by applying for funding for those families unable to afford housing through conventional means;
- to increase access to homeownership through a rent-to-own program for households able to afford mortgage payments but having difficulty saving for a downpayment;
- to construct rental housing to meet the needs of members unable to build their own house; and
- to encourage contractors hired to build homes to use Hupacasath membership labour before seeking labour from other sources.

Background

The Hupacasath First Nation has developed a housing policy to enable housing staff and Council to implement our new housing programs. It includes general goals and procedures which guide the day to day operation of our housing program. Having a housing policy means that everyone will know how housing decisions are made and what to do if they disagree with a decision. The Hupacasath First Nation has decided to move toward a cost recovery system for First Nation owned housing so that regular (non-housing) capital dollars are not used to subsidise the housing program. This means that more houses can be built each year as well as other important projects like community buildings.

Key challenges which the housing policy addresses include:

- extending the life expectancy of existing houses to maximise the use of housing resources
- considering a new decision making structure for how housing decisions are made
- developing housing policies which reflect the uniqueness of our community and which can be implemented without requiring a great deal of administrative support

Organisation of Housing Policy

The Hupacasath First Nation housing policy includes sections on:

- allocation of lots
- housing programs
- calculation of and collection of housing payments
- maintenance & insurance
- renovations
- complaints
- implementation plan
- definitions

Effect of the Housing Policy

The Housing Policy takes effect on October 9, 2002 and updated June, 2006. It will not be applied retroactively and will therefore impact on new applications to the Hupacasath housing program only. This includes any new applications for housing and renovations. Existing applications will be incorporated into the new system with added priority given due to waiting time.

Review of Housing Policy

Amendments to the housing policy will be recorded and stored with the policy. Every year, the Housing Co-ordinator will consolidate the amendments into the policy.

The Housing Policy will be reviewed annually by the community to ensure that it is still relevant. Any revisions agreed upon by the community should be incorporated during the annual consolidation of amendments.

How Decisions are Made

All applications for lots, housing grants and renovations will be made to the Housing Co-ordinator. The Housing Co-ordinator will assess the application according to the Housing Policy and will place the household on the appropriate waiting list. At least once per year (or more if funding permits), the Housing Co-ordinator will provide the Housing Committee with the households in each category (lots, houses and renovations) eligible for funding.

The Housing Committee will meet to consider the list and will forward recommendations to the Council. When the number of applicants in a given year exceeds available funding, the Committee will decide which should receive funding with reasons for the decision based on the Housing Policy.

The Council will review the Housing Committee's recommendations and accept them in which case funding will be allocated. If Council does not accept the recommendations, they will be sent back to the Committee with the reasons why.

Decisions about who gets lots, housing and renovations will be made by the Council, based on input from the Housing Committee. They will no longer be made in community meetings.

Roles and Responsibilities of Housing Committee

- The Housing Committee will consist of at least 5 and not more than 9 people, one of whom will be appointed Housing Committee Chair. They will meet quarterly and as required to hear complaints or address other time sensitive housing issues. (see attached Terms of Reference)

Roles and Responsibilities of Housing Co-ordinator

- See attached Job Description

1. Eligible Persons

- All applicants for lots must be Hupacasath.
- Except in extraordinary circumstances¹, all applicants must be 18 years of age or older.

2. Application Procedure

- Applicants must submit their applications for lots in writing to the Housing Co-ordinator. Applications should be made on the lot application form.
- All applicants will be prioritised according to priorities in the house allocation policy.
- Applications regarding property where there are no services, will be placed on a waiting list and given priority according to the date of the application and will be considered in chronological order once land has been serviced. However, additional priority will be given to applicants who are willing to pay for their own services.

3. Limitations on Lot Allocation

- Property will not be allocated unless it is surveyed or in a subdivision. The applicant is responsible for paying for this survey.
- Property will not be allocated unless the applicant has the financial ability to build within 18 months of the allocation.
- Property will not be allocated to someone who already owns land within any of the reserves.
- An Hupacasath First Nation member who has separated from a marriage relationship, cannot apply for property until they have been legally divorced and/or property matters have been legally settled. A person who has separated from a common law relationship, cannot apply for property until they have a legal separation in which property matters have been settled.
- Hupacasath will retain sufficient water frontage of at least 50 feet from the high water mark on all water fronting property to afford all Hupacasath access to the water. Hupacasath will also retain strips of land at least 10 feet in width every 360 feet along the waterfront to allow Hupacasath pedestrian access to the waterfront from the road. In addition, setbacks from watercourses and environmentally sensitive areas will be required.

What to Use

Lot 1

Lot 2

What to Use

¹ Extraordinary circumstances would be those in which:

a) a First Nation member, who has willed the lot to his children is deceased before they reach 18 years of age. In this case, the lot would be transferred to the children or b) a non Hupacasath parent/guardian of Hupacasath children can apply on behalf of Hupacasath children for the parent/guardian to hold the lot in trust for the children until the children reach the age of majority.

- Lot allocations will be confined to a MAXIMUM allocation of 180 feet by 200 feet. (Lots in subdivisions may be varying sizes due to the layout of the subdivision). Hupacasath with the maximum allocation must provide visible evidence that they are using the entire area within three years or they forfeit the unused portion.
- Any Hupacasath already in possession of property on any of our Hupacasath reserves who desires another piece of property must relinquish their interest in the existing property to the Hupacasath First Nation before another property will be allocated.
- Any person voluntarily selling, or giving up their house and/or property to another Hupacasath, will not be granted further property unless the person is moving to another property more suited to their needs, e.g., an elder selling their home to move into purpose-built elders housing or the person purchases another lot using their own funds.
- Certificates of possession will not be issued, until such time as a home has been built and is occupied. In the case of a social home or a home being financed by any financial institution, no certificate of possession shall be issued until such time as the mortgage has been paid in full.
- Once a person is eligible for a certificate of possession- all necessary paperwork shall be done by the Housing Co-ordinator and submitted to Indian + Northern Affairs Canada within 60 days.
- Use of land must conform to land usage as defined in any existing Community Plans or according to any zoning.
- All property allocations must have visible evidence of land clearing or development within one year or there may be a forfeiture of the property. Further, there MUST be a structure begun within 18 months of the date of allocation of property. If this does not occur, the allocated lot reverts back to Hupacasath First Nation ownership.

Funding Formula

What to Use

1. Eligible Persons:

People eligible for housing are as follows:

- Any Hupacasath First Nation Member, 18 years of age and older, that meet the housing program criteria.

2. Eligible Housing Activities:

Eligible housing activities are as follows:

- First homes for Hupacasath First Nation Members.
- Consideration will be given to any Hupacasath First Nation Member who requires replacement of his/her house provided that the original house was constructed 40 years prior to application and has kept the house in good condition.
- No consideration will be given for replacement of houses not insured and damaged or destroyed by fire.
- No consideration will be given to applications from Members if he/she is in arrears with Hupacasath First Nation accounts until six months after arrears have been paid in full.
- No consideration will be given for replacement of houses less than 40 years old unless an inspection by a professional demonstrates they were poorly constructed originally and that this has caused the problems. The applicant is responsible for paying for the services of a registered building inspector.

3. Application/Waiting List:

- The Housing Co-ordinator shall require a written application by April 30 each year to determine eligibility prior to being placed on the waiting list for the individual ownership program.
- The Housing Co-ordinator will notify the applicant in writing if he/she is determined to be eligible for new housing.
- The Hupacasath First Nation will maintain a waiting list for the individual ownership program which will be updated at least annually.
- Applicants are responsible for keeping their information up to date.
- All applications for the individual ownership program must be accompanied by the following:
 - evidence that the applicant has the financial ability to pay all debts with the total debt payment not exceeding 35% of gross earnings or has sufficient personal funds to complete the home without a mortgage
 - a current favourable credit report from a lending institution and

Individual
Ownership 1

Individual
Ownership 2
Individual
Ownership 3
Individual
Ownership 4

- be current with all First Nation accounts
- house plans and contractor
- serviced lot available or willing to pay for own services.

4. Approval Process:

- All application criteria listed in 3 above must be met.
- The Housing Committee will recommend that Council, on behalf of the approved homeowner, provide a BCR requesting a Ministerial Guarantee from Indian + Northern Affairs Canada.
- The borrowers are required to sign an agreement with Council, stipulating the conditions pertaining to the program and the Ministerial Guarantee.
- Potential borrowers with Certificate of Possession holdings to land titles are required to transfer their right, title and interest for the parcel of land to the First Nation as security for the loan.
- Housing subsidies will be granted only in the fiscal year in which it is available. Applications for housing subsidies for the following fiscal year must be given to the Housing Coordinator by December of every year for consideration for the subsidy. Decisions on who gets the subsidy for the fiscal year will be made by June 30 of every year. Subsidies will be granted on the following point system:

Points

Waiting Time

- Received This Year 5
- Waiting 1 to 4 Years 10
- Waiting 5 Years or More 15

Household Type

- Family with children 15
- Single Parent Family 15
- Elder 10
- Disabled 10
- Couple 10
- Single 5
- For Homeless Households add 5

Requirements Met

- Complete Detailed House Plans 5
- All Finances in Place 5
- Allocated Lot available 5
- Will commence building In 1st month subsidy available(April) 10
- Will commence building in 1-3 Months After subsidy available 5

What to Use

What to Use

5. Program Requirements:

- The maximum loan allowable under the program is \$150,000.
- A minimum 5% of loan amount or \$5,000 downpayment is required, whichever is greater. This provision does not apply if the loan is less than \$25,000.
- The home must be occupied as the principal residence.
- The **Housing Payment Policy** outlines the procedures to be followed in the event that payments are missed.

6. House Construction:

- All homes must be constructed to meet or exceed the most current BC Building Code.
- All homes must be completed within 18 months of receiving a housing grant.
- All homes will be inspected to ensure that they meet or exceed the BC Building Code and applicable specifications. The homeowner is responsible for paying for the professional inspector.
- Members who choose to build their home without the involvement of the First Nation must show the Housing Co-ordinator the construction specifications, use a reputable contractor and provide an inspection report, prepared by an independent inspector.

The cost of all service connections for a new house is the responsibility of the owner.

7. General:

- If homeowners lease or rent their homes, they are responsible for all repairs and renovations occurring during the time they are not occupying their home.
- In the event of a relationship breakdown, the custodial parent (of all minor Hupacasath children) will remain in the family home. All efforts will be made by the First Nation to re-house the non-custodial parent.
- In the event that the owner is deceased before their home is paid for, the house will be considered as part of the estate. Payments by the heirs must continue until the house is paid for.

8. Applicability of Other Policies:

- While the home is being paid for, the owner is bound by the **Maintenance + Insurance Policy** and the **Housing Payment Policy**.
- The owner may apply for **renovation funding** after the house is at least 10-15 years old and use the **Complaints Policy** at any time.

|

1. Eligible Persons:

People eligible for housing are as follows:

- Any Hupacasath First Nation Member, 18 years of age and older, that meets the housing program criteria.

2. Eligible Housing Activities:

Eligible housing activities are as follows:

- Single parent family homes for Hupacasath First Nation Members with limited incomes.
- First Nation-owned rental housing for elders (without current homes) and single adults.

3. Housing Priorities:

Housing priorities will be decided based on the number of points an application is assigned. The points are as follows:

	Points
Waiting Time	
• Received This Year	5
• Waiting 1 to 4 Years	10
• Waiting 5 Years or More	15
Household Type	
• Family with children	15
• Single Parent Family	15
• Elder	10
• Disabled	10
• Couple	10
• Single	5
• For Homeless Households add	5
Household Size	
• Overcrowded (more than 2 people/bedroom)	15
• Overcrowded (2 people/bedroom)	10
House Condition	
• Condemned/house uninhabitable (not due to neglect)(not due to neglect)	20

4. Application/Waiting List:

- The Housing Co-ordinator shall require a written application to determine eligibility prior to being placed on the waiting list for the social housing program.
- The Housing Co-ordinator will notify the applicant in writing if he/she is determined to be eligible for new housing and let them know the priority their application has.
- The Hupacasath First Nation will maintain a waiting list for the

What to Use

Categories

A – Urgent Need
70 to 95 points

B – High Need
40 to 69 points

C – Moderate Need
10 to 39 points

What to Use

Housing 1

Housing 2
Housing 3

social housing program that will be updated at least annually.

- Applicants are responsible for keeping their information up to date.

Housing 4

5. House Construction:

- All homes must be constructed to meet or exceed the most current BC Building Code. All homes will be inspected to ensure that they meet the Building Code and applicable specifications. The First Nation Council will pay the inspection costs for this.

6. General:

- Tenants shall not lease or rent their homes,
- In the event of a relationship breakdown, the custodial parent (of all minor Hupacasath children) will remain in the family home.
- The Housing Co-ordinator will provide an annual account update to members living in social housing units. Families in detached houses will be informed when they are eligible to participate in an early buy out of their mortgage.
- In the event that the tenant is deceased before the unit is fully paid for, and there is not a Hupacasath family member/or their legal guardian in the home who can take over the payments, the unit will revert back to the Hupacasath First Nation to be re-allocated.

Housing 5

7. Applicability of Other Policies:

- While the home is being paid for, the owner is bound by the **Maintenance + Insurance Policy** and the **Housing Payment Policy**.
- The owner may apply for **renovation funding** after the home is paid for and use the **Complaints Policy** at any time.

1. Purpose:

The Hupacasath First Nation has decided to provide homeownership opportunities on Hupacasath lands for members who can afford to make monthly housing payments but cannot afford a downpayment.

2. Program Description:

The Hupacasath First Nation will arrange conventional financing through a conventional lender. The Hupacasath First Nation will then lease the home to a member who becomes the tenant/owner. The type of house will be determined by the Hupacasath First Nation's ability to finance new homes although every effort will be made to provide several options to the tenant/owner.

3. Eligibility:

People eligible for the rent to own program are as follows:

- Any Hupacasath First Nation Member, 18 years of age and older, who meets the housing program criteria.
- People with sufficient income to afford to pay mortgage, administration, maintenance and insurance charges until the mortgage is paid off. Applicants must be willing to undergo a credit check and verification of income process.

4. Application/Waiting List:

Applications for the rent-to-own program will be made using the application form. The Housing Co-ordinator will notify the applicant if they qualify for the program and will place their name on a waiting list. As the Hupacasath First Nation has funds to construct rent-to-own houses, people wishing these houses will be allocated them, will be decided based on the number of points an application is assigned. The points are as follows:

Waiting Time	Points
• Received This Year	5
• Waiting 1 to 4 Years	10
• Waiting 5 Years or More	15
 Household Type	
• Family with children	15
• Single Parent Family	15
• Elder 10	
• Couple	10
• Single 5	
• For Homeless Households add	5

What to Use

Housing 1

Housing 2

Housing 3

Housing 4

A- Urgent Needs-
70-90 Points

B- High Needs-
40-69 Points

C- Moderate
Need- 10-39
Points

5. General:

- Rent to own housing cannot be leased to any other persons without the expressed permission of the Housing Co-ordinator in writing.
- The tenant/owner will be responsible for paying the Hupacasath First Nation monthly payments that cover the cost of the mortgage, insurance, maintenance damage deposit and administration.
- The **Housing Payment Policy** contains details about non-payment of housing charges. If the tenant/owner moves out or fails to make payments, ownership of the unit reverts to the Hupacasath First Nation.
- The tenant/owner is responsible for their own unit as described in the **Maintenance + Insurance Policy**. The tenant/owner assumes ownership of the home when it has been paid off.
- Tenant/owners will be notified annually what the balance of their account is and will be able to pay out the full amount at any time.
- If the tenant/owner moves out before the house is paid for, an appraisal will be completed. Based on this, a purchase price for the new tenant/owner will be determined.
- If the tenant/owner is deceased prior to the payments all being made, and no family member is available to take over the payments, the unit reverts to the Hupacasath First Nation.

Housing 5

6. Applicability of Other Policies:

- While the home is being paid for, the owner is bound by the **Maintenance + Insurance Policy** and the **Housing Payment Policy**.
- The owner may apply for **renovation funding** after the home is paid for and use the **Complaints Policy** at any time.

Purpose:

The Hupacasath First Nation has decided to construct and own rental housing units for members who wish to rent or who do not have the financial ability to participate in home ownership opportunities.

Program Description:

The Hupacasath First Nation will arrange conventional financing through a conventional lender. The Hupacasath First Nation will then rent the home to a member who becomes the tenant. It is anticipated that the First Nation will provide rental housing to meet the needs of elders and single adults and families in the community.

1. Eligibility:

Priorities for the rental program are as follows:

- Any Hupacasath First Nation Member, 18 years of age and older, who meets the housing program criteria.
- If a rental property is vacant for more than 3 months, the Housing Committee may give consideration to renting it to members of other First Nations (on maximum 6 month leases).

2. Application/Waiting List:

Applications for the rental program will be made using the application form. The Housing Co-ordinator will place their name on a waiting list. As rental units become available, the Hupacasath First Nation will allocate them, on a first come first served basis.

3. General:

- Rental housing cannot be sub-leased to any other persons without the express permission of the Housing Co-ordinator.
- The tenant will be required to sign a Tenancy Agreement which outlines rights and responsibilities of the tenant and the First Nation as landlord and provide an up front damage deposit to be held in trust.
- The tenant will be responsible for paying the Hupacasath First Nation monthly payments that cover the cost of the mortgage, insurance, maintenance and administration.
- The **Housing Payment Policy** contains details about non-payment of housing charges. If the tenant moves out or fails to make payments, the Hupacasath First Nation will rent the home to another member on the waiting list.
- The tenant is responsible for their own unit as described in the Tenancy Agreement.

What to Use

- Housing 1
- Housing 2
- Housing 3
- Housing 4

Tenant and Landlord Rights and Responsibilities

What to Use

1. Tenants' Rights:

- The right to live in decent, safe and sanitary housing.
- The right to have repairs performed in a timely manner, upon request, and to have a quality maintenance program run by management.
- The right to safety and access renovations based upon available funding.
- The right to be given reasonable notice, in writing, of any non-emergency inspection or other entry into your home.

2. Tenants' Responsibilities:

- Complying with the rules and guidelines in the Tenancy Agreement.
- Paying the correct amount of rent on a timely basis each month.
- Providing accurate income information annually to determine your rental charges.
- Conducting yourself in a manner that will not disturb your neighbours.
- Not engaging in criminal activity in your home or the surrounding area.
- Keeping your home clean and not littering the grounds.
- Keeping your home and yard free of derelict vehicles, trailers, and household appliances.
- Disposing of garbage and waste in a proper manner.
- Complying with local codes that govern the health or safety of the residence.
- Maintaining your home in the same general condition as when you moved in.
- Reporting any defects in building systems, fixtures, appliances or other parts of your home to the Housing Co-ordinator.

3. Landlord's Responsibilities:

- The Hupacasath First Nation (your Landlord) is responsible for keeping your home healthy, safe and "suitable for occupation". The HFN is responsible for making any repairs that are needed for your health and safety including repairing: heating, plumbing, electricity, locks and walls, floors and ceilings, **provided that the damage was not caused by the tenant or visitors to the tenants home.**
- The HFN is also responsible for repairing the fridge, stove, and laundry facilities as long as they have been maintained.

Purpose:

Hupacasath First Nation members in rental housing will be required to make monthly payments as long as they occupy the unit. Members in rent to own houses will be required to make monthly payments for their house until the amount borrowed has been paid off. This policy covers all Hupacasath housing programs where the Hupacasath First Nation must repay the loan in the event the homeowner does not make their payments. A signed repayment agreement is required for participation in housing programs. Housing charges are payable when homeowners/ buyers are out of the community and accounts must be kept up to date.

Housing Charges:

Housing charges for rental housing and social housing will be set by the Housing Co-ordinator and reviewed by the Housing Committee on an annual basis. They will be adjusted to meet the income profile of residents and the costs of operating and maintaining the units. Housing charges include maintenance and insurance (for the building only) costs.

Maintenance:

A maintenance fee will be included in the payments for rent to own and rental housing (it is already included in CMHC housing charges). Funds not expended in a given year will be rolled into the following year for future maintenance activities. Hupacasath residents in individually owned homes are responsible for their own maintenance, except those items outlined as Hupacasath First Nation responsibilities in the **Maintenance + Insurance Policy**.

Insurance:

Insurance will be purchased by the First Nation for rent to own and rental units (it is already included in CMHC housing charges). The insurance will cover the buildings but not the contents which will remain the occupiers' responsibility. (Contents and liability insurance is highly recommended) Insurance will be included in the payments for rent to own and rental housing. Hupacasath residents in individually owned homes are responsible for their own insurance.

Administration Fee:

An administration fee will be levied on rent to own and rental housing units. These funds will defray the First Nation's costs for administering the housing program. The Housing Co-ordinator will set this cost and the Housing Committee will review it annually.

What to Use

Payment Details:

- All payments are due on the first day of the month.
- Homeowners/Tenants who end up relying on social assistance to make their payments will be provided 9 months of eligibility at which point social assistance supported payments will no longer be eligible to reduce the mortgage principal.
- Written notification of non-payment will be made within five working days from when the payment was due. If payment is received within 5 working days of the letter, no further action will be taken.
- If payment is still not made, a home visit will be made to arrange a repayment schedule for the arrears. If the account is brought up to date according to the repayment schedule, no further action will be taken. Every action shall be documented in writing.
- If payment is still not made or the repayment agreement has not been met, a second home visit will be made explaining further actions which will be taken unless payments are made. If the account is brought up to date after this second visit, no further action will be taken.
- At this stage, if two monthly payments have been missed, and no effort has been made to repay the arrears, the homeowner/tenant will be informed of the action the Hupacasath First Nation proposes to take.
- The Housing Co-ordinator will make a report to Council detailing the level of arrears and the steps that have been taken to remedy the situation. The report will include a recommendation about how to proceed.
- The Housing Co-ordinator will implement the Council's decision.
- For persistent non-payment of housing charges, the Hupacasath First Nation will pursue the following options: garnishee wages, collection agency and/or gaining legal possession of the home through repossession to recoup their losses.

What to Use

Payment 1

Payment 2

Payment 3

Payment 4

Payment 5

1. Purpose:

- Ensure that Hupacasath First Nation community members live in the highest quality housing.
- Identify and correct conditions, which may lead to an injury or accident to residents.
- Prevent major structural and systems failures by performing regular inspections, counselling regarding repairs and/or actual replacements.
- Extend the life of the housing stock.
- Recommend that all houses are adequately insured so that they can be replaced if they are lost due to fire, flooding, etc..

2. Responsibilities of the Homeowner

- While the house is being paid for, the homeowner is responsible for the basic care of their home, which includes:
 - regular painting of interior and exterior of home (or cleaning siding for vinyl clad houses)
 - regular cleaning of gutters and windows
 - chimney swept and all vents cleaned annually
 - smoke detector maintenance
 - operational fire extinguisher
 - plumbing fixtures (minor leaks)
 - heating system and hot water tank maintenance.

Any other problems should be reported to the Housing Co-ordinator promptly. The homeowner is responsible for repairing damage caused by themselves or visitors to their home.

- Failure by the homeowner to perform their maintenance responsibilities constitutes a breach of this policy and could result in an eviction notice .
- The homeowner shall notify the Hupacasath First Nation to ensure that the proper action can be taken to correct any defects found during the warranty period of an appliance or equipment.
- It is the responsibility of the homeowner to purchase adequate house insurance to replace both the house and contents in the event the house is destroyed by fire or flood.

3. Responsibilities of the Hupacasath First Nation

- All administrative functions will be the responsibility of the Housing Co-ordinator as the representative of the Hupacasath First Nation.
- The Hupacasath First Nation shall be responsible for co-ordinating counselling programs to train and advise potential homeowners of their maintenance and insurance responsibilities prior to occupancy.

What to Use

Maintenance 1

- The Hupacasath First Nation will be responsible for conducting a final inspection of new homes, accompanied by the inspector and contractor. During the inspection, the Housing Co-ordinator will advise the resident on proper maintenance techniques, energy conservation and preventive, routine and non-routine maintenance measures.
- On or before occupancy, the Hupacasath First Nation will give the homeowner an operations and maintenance manual which includes maintenance tips as well as a list of applicable contractors', manufacturers' and suppliers' warranties including the items covered and the periods of the warranties.
- The Hupacasath First Nation will inspect each social housing, rent-to-own and rental unit still being paid for at least once per year and will confirm that the home is being kept in good repair and has current house insurance. Failure to keep the house in good repair will result in the Hupacasath First Nation providing the occupant with a list of required work and a deadline for the work to be completed. If the work is not completed by the deadline, the Hupacasath First Nation will have the work completed and will invoice the homeowner.
- Any home that is vacant for more than one year, without contact from homebuyer/homeowner, will be considered abandoned and will revert back to the Hupacasath First Nation.
- Persistent lack of maintenance and/or failure to purchase adequate insurance as determined and recorded by the Housing Coordinator may result in a re-evaluation of participation in our housing program.

What to Use

Maintenance 2
Maintenance 3

The Hupacasath First Nation Maintenance & Insurance Policy has been explained to me/us and I/we understand the terms and conditions outlined in it.

Homeowner

Hupacasath First Nation Representative

Date

Date

1. Purpose:

The Hupacasath First Nation will administer the renovation program by accepting and prioritising applications for renovations, maintaining a waiting list and accessing funding from INAC, CMHC and other sources.

2. Eligibility:

- All on-Reserve homeowners are eligible to apply to the Hupacasath First Nation for home renovations, provided that the home is their primary residence.
- Applications received by April 30 will be considered by the committee in the first quarter.
- A professional inspection and cost estimate must accompany a request for renovations (see definition). Financial assistance to undertake this may be provided by the First Nation (subject to approval by the Housing Committee on a case by case basis).
- Priorities will be decided based on the following:
 - age of house
 - level of maintenance provided by homeowner
 - urgency of repairs required (see below)
 - length of time on waiting list
 - ability to contribute money and/or labour to the renovation project
 - income and household composition
 - if renovation is required to accommodate a disabled person

3. Activities that Qualify as Renovations:

The following activities qualify as renovations; repairs to or replacement² of:

- roof
- windows
- doors – inside and outside
- panelling
- kitchen & bathroom fixtures (excluding appliances)
- countertops and cabinets
- floor
- foundation
- electrical
- plumbing
- heating
- insulation
- outside cladding/siding

What to Use

² Replacement will be of the same model or a reasonable alternative. If the homeowner wishes to purchase something beyond this, they will be responsible for paying the difference in price.

The following are considered to be emergency repairs:

- faulty electrical wiring
- faulty plumbing
- any other situation which could be considered life threatening if not fixed, such as rotting building material that creates a hazard

The First Nation will try to have emergencies fixed within 10 days of them being reported.

Renovations required due to abuse or neglect of the home are not eligible for funding. Examples of this include broken windows, holes put through drywall, cupboard doors torn off, etc..

Replacement of flooring, re-decorating and cosmetic repairs are not considered to be renovations. All elements to be replaced will be energy efficient to reduce utility costs and improve performance.

4. Priorities:

Any renovation application from a senior (65+) that is health or safety related will be dealt with on a priority basis. Renovation priorities will be decided based on the number of points an application is assigned. The points are as follows:

	Points
Waiting Time	
• Received this Year	5
• Waiting 1 to 4 Years	10
• Waiting 5 Years or More	15
Age of House	
• 40 Years +	15
• 15 to 24 years	10
• 8 to 14 years	5
Condition³	
• Substandard	15
• Poor	10
• Fair	5
Household	
• 2 or less	5
• 3 to 6 persons	10
• More than 6	15
• Pensioners	15
• Disabled	15
• Social Assistance	15

What to Use

Categories

A – Urgent Need
80 to 115 points

B – High Need
55 to 79 points

C – Moderate Need
20 to 54 points

³ Condition will be based on the assessment provided by the building inspector.

Owner Maintenance	What to Use
<ul style="list-style-type: none"> • Significant 10 • Moderate 5 	
<p>Emergency</p> <ul style="list-style-type: none"> • House Temporarily Uninhabitable 25 	
<p>Home Owner Contribution Up to 15</p>	
<p>Need Modification for Disability 25</p>	
<p>5. Application Procedure:</p>	<p>Renovation 1</p>
<ul style="list-style-type: none"> • Any household wishing to be considered for renovations must fill in the Renovations Application Form which asks for a description of the repairs. The Application Form must be accompanied by a professional building inspection and cost estimates. 	
<ul style="list-style-type: none"> • Applications will be assessed based on the priorities outlined in Eligibility above. 	<p>Renovation 2</p>
<ul style="list-style-type: none"> • Applicants will receive a letter within 10 days of their application which confirms receipt of their application, the priority their application has been given and the average waiting time. 	
<ul style="list-style-type: none"> • Eligible applications will be placed on a waiting list. 	<p>Renovation 3 Renovation 4</p>
<ul style="list-style-type: none"> • When funding is available for the renovations, the applicant will be required to produce two estimates from reputable, building contractors who have bid on the work. In most cases, the applicant will be expected to accept the lowest bid for the work. 	
<p>6. Other Sources of Funding:</p>	
<p>Some homeowners may not meet the eligibility requirements. The Hupacasath First Nation will provide assistance to homeowners by applying to the Canada Mortgage & Housing Corporation (CMHC) for RRAP monies. The Hupacasath First Nation is responsible for administering these funds and will inspect the homes during the renovations to make sure the required work is completed.</p>	
<p>7. General: Consideration will be given to homeowners who:</p>	
<p>a) contribute their own funds to the cost of the renovation, and/orb) contribute in kind to the cost of the renovation through sweat equity</p>	

COMPLAINTS POLICY

Purpose:

This policy applies to complaints by Hupacasath First Nation members which relate to housing allocations, housing payment collection & enforcement, maintenance & insurance and renovations. From time to time, Hupacasath First Nation members may disagree with a decision made respecting their eligibility for the program they applied for. This policy sets out the steps for Members and the Hupacasath First Nation to follow to make and resolve a complaint. This policy should **not** be used for complaints about the quality of construction or renovations. Complaints of this nature should be directed to the Housing Co-ordinator, who will record the concerns on a deficiency list. The Housing Co-ordinator will use the Complaints Tracking Form to record progress in resolving the complaint.

Step 1:

1. The Hupacasath First Nation Member should put their complaint in writing and give it to the Housing Co-ordinator.
2. The Housing Co-ordinator will acknowledge receipt of the complaint in writing within 10 working days of receiving it. This letter will also provide a date and time for a meeting with the Housing Co-ordinator to discuss the complaint in more detail.
3. After the meeting takes place, the Housing Co-ordinator will reconsider the original decision, based on the additional information, and make a determination. The determination will be forwarded to the complainant within 10 working days of the meeting.
4. If the complainant is satisfied with the determination, the complaint is considered resolved.
5. If the complainant is dissatisfied with the determination, the complainant should move to Step 2.

Step 2:

1. The Housing Co-ordinator will make copies of all the correspondence, including the original complaint and forward it to the Housing Committee.
2. The Housing Committee will review the file and make a recommendation about resolving the complaint. The Committee will write to the complainant to inform him/her about the Council meeting the complaint will be discussed at.
3. The recommendation will be presented to and discussed by Council. The Council will make a decision to accept or reject the Committee's decision. The Committee will write to the complainant to inform him/her about Council's decision.
4. If the complainant is satisfied with Council's decision, the complaint is considered resolved.
5. If the complainant is dissatisfied with Council's decision, the complaint should move to Step 3.

What to Use

Complaints 1

Complaints 2

Complaints 3

Complaints 4

Complaints 5

What to Use

Step 3:

1. The First Nation Council will appoint a professional arbitrator to review all documentation relating to the complaint. Council is responsible for costs associated with the arbitrator.
2. The decision of the arbitrator is final and binding on all parties.

The Hupacasath First Nation Housing Policy outlines many policy changes from the way housing has been delivered, managed and maintained in the past. To ensure a successful transition to the new policy, it is suggested that the Housing Policy be implemented in phases. This approach is recommended for two main reasons:

- It allows the Hupacasath First Nation and staff time to learn about the new policy and to take any training required to successfully implement it.
- It allows the community time to adjust to the new policy and to participate in a community review process before the policy is fully implemented.

The Housing Policy has been broken down into four phases. The phases might be completed in one year, or over several, depending on the administrative resources of the Hupacasath First Nation as well as the community support for the new policy.

- Phase 1 Lot Allocation Policy
 Individual Ownership Program
 Social Housing Program
 Rent to Own Program
 Rental Program
 Housing Payment Policy
- Phase 2 Renovation Policy
- Phase 3 Complaints Policy
- Phase 4 Maintenance & Insurance Policy

It is suggested that the Hupacasath First Nation adopt the entire policy and implement it in phases.

It is further suggested that a community review of the housing policy be undertaken in the first year it is implemented to enable the community to respond to how the housing policy meets their needs.

In this Policy,

Band Council/Council shall mean those persons duly elected to politically represent the Hupacasath.

Certificate of Possession (CP) shall mean a legally surveyed lot that is registered with Indian + Northern Affairs Canada.

Conflict of Interest shall mean a situation where a person being involved in a process whereby that person or a family member or acquaintance would benefit from the decision.

Disabled Person shall mean a person whose individual ability to perform activities within a standard function range is impaired.

Emergency Situation shall mean a situation which is so urgent that it may threaten the health and safety of the residents of the home.

Grant/Subsidy shall mean any funds allocated to a person to assist with the construction of a new home or the renovations to an existing home on Hupacasath land.

Housing Committee shall refer to persons representing the Hupacasath in accordance with these policies.

Housing Co-ordinator shall mean a person retained by the Hupacasath to provide administrative support to the Housing Committee.

Hupacasath shall mean a person or a collective of persons that are recognised by other First Nation and governments and being aboriginal people of the Alberni Valley.

Inspection shall mean a necessary inspection by an appointed professional, to ensure minimum building standards are in place during construction or repairs.

Local Membership Labour shall mean those persons providing services to a Contractor and will be under the supervision of the Contractor unless other provisions have been agreed to.

Manufactured Home shall mean a unit/home whereby the housing components have been manufactured in accordance with Building Standards A277.

Mobile Home shall mean a unit/home that can move between sites by the use of an “axle and wheel” assembly.

Person shall mean a registered Hupacasath member.

Renovations shall mean the necessary replacement of existing structures within the home that have deteriorated due to normal use and life of the structure but do not include cosmetic or luxury improvements.

Rental Housing shall mean any residence owned by the Hupacasath that is available for rental purposes to a Hupacasath.

Repairs shall mean any work required to restore the safety, function and or cosmetic attribute of the building and or fixture.

Housing Policy Terms of Reference



Hupacasath First Nation

Housing Committee

**Draft Terms of Reference - February 6th,
2007**

Purpose: To monitor the administration's finances and financial record keeping and make recommendations to council on behalf of the Hupacasath membership

Council hereby establishes and appoints a Finance Committee to be comprised of at least five (5) and not more than nine (9) people. Chief and Council will appoint One (1) member of Council, and the remaining vacancies as Hupacasath members. The Housing Coordinator as well as the Chief Executive Officer will form a part of the committee in a non-voting advisory and support capacity.

The term of the Housing Committee shall be 3 years commencing in year 1 of a newly elected council's term.

The duties and responsibilities of the Housing Committee shall be governed by this policy.

All proceedings of the Housing Committee are confidential and the Chief Executive Officer must approve any material deemed appropriate for external circulation. A motion made by Chief and Council will remove any member that abuses this condition.

Members of the Housing Committee must be vigilant in respecting the potential for Conflict of Interest. It is incumbent on all committee members to identify potential conflicts when applicable.

The Housing Committee shall commit to meeting at least quarterly to ensure that its duties are carried out in a timely manner.

Roles and Responsibilities:

- make recommendations to Council about lot and housing grant allocations, (based on recommendations from the Housing Co-ordinator) as well as renovations
- make recommendations to Council regarding legal action to recover rent arrears or regain possession of a property with significant rent arrears
- make recommendations to Council regarding complaints about the Housing Policy
- make recommendations to Council for any required changes to this Housing Policy
- work with owners of large Certificate of Possession lots who are giving up part of their lot to family members
- be involved with Community Plan and land use decisions

Housing Coordinator Job Description

The following is a Terms of Reference for an "on-call" Housing Coordinator that will assist with the implementation and enforcement of the Hupacasath Housing Policy.

Overview

Appropriate funds will be identified and secured in order to provide a budget for the creation and payment of a salaried, permanent, part-time staff position for the Housing Coordinator; and to cover any minimal expenses involved with such a position.

The term for the Housing Coordinator position will be for a three year period with the provision for one additional term.

The position for the Housing Coordinator shall be advertised locally for a period of fifteen working days with all applications being directed to the Hupacasath Administration Offices.

The Housing Committee shall review such applications with the selection being forwarded to the Hupacasath Chief and Council for approval. Applicants with appropriate qualifications, skills, and prior experience in a related field will be provided priority.

A presiding Housing Coordinator will be provided first option for renewal of their term at its expiry. However the maximum amount of terms one can serve consecutively is two terms (6 years).

Roles

The Housing Coordinator shall be familiar with the contents and provisions of the Hupacasath Housing Policy

The Housing Coordinator shall perform without bias or nepotism, shall remain neutral and treat all applications with equality

The Housing Coordinator shall ensure that Confidentiality is enforced within their office and of the Housing Committee

The Housing Coordinator shall report to the Housing Committee, Chief and Council, and the overall Hupacasath Community.

The Housing Coordinator shall attend all Housing Committee meetings, as well as provide support and information at such meetings

The Housing Coordinator shall be on-call to respond to and address issues relative to property, housing, renovations, and the maintenance of the housing waiting list(s)

Responsibilities

To accept all applications for housing, property, renovations, and emergency funds

To maintain individual files for all applicants; as well as for each house/home within the Hupacasath First Nation communities

To implement and enforce the contents and provisions of the Hupacasath Housing Policy and related by-laws

To respond to concerns presented by the Hupacasath community in respects to housing and property

To conduct and complete the day-to-day activities of the Hupacasath Housing program

To prepare and maintain a waiting list of all applications for housing programs and to make the list available to the Hupacasath community members upon request

To perform the following duties:

- Collect rent
- Ensure housing payments are maintained
- Conduct necessary home inspections
- Serve eviction notices to residents when it is deemed necessary
- Pursue legal action against residents if required
- Perform other housing duties as they arise and are required
- Submit applications for funds to support the housing program
- Liasing with secondary funding sources for potential support

APPENDIX – FORMS & LETTERS

APPLICATION FORM FOR LOT

Date Received: _____

Name: _____

Phone: _____

Please put N/A if any items do not apply to you or your family. DO NOT LEAVE ANY BLANK SPACES.

Do you or your spouse have a lot on any Hupacasath First Nation reserve? YES NO

Do you have a preference as to where you would like your lot located?

General

1. The applicant is responsible for the cost of survey for land that has not already been surveyed.
2. The maximum lot size is 180 ft x 200 ft.
3. Property will not be allocated to any Hupacasath First Nation member who already owns land within any of the reserves.
4. Certificates of Possession will not be issued until a home has been built and occupied. In the case of a social home or a home being financed by any financial institution, no certificate of possession shall be issued until such time as the mortgage has been paid in full.

Date

Name
Address

Dear _____,

RE: Your Application for a Lot

We received your application for a lot on _____. We have assessed your application and determined that you are eligible for a lot.

Based on our current waiting list, you will likely be allocated a lot in the next _____. After you have been allocated your lot, you have 12 months to clear your lot and 18 months to begin construction of a house.

If you would like more information about your application or about the waiting list, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

DEFINITIONS

APPLICATION FOR INDIVIDUAL OWNERSHIP PROGRAM

Date Received: _____

Name: _____

Phone: _____

Please put N/A if any items do not apply to you or your family. DO NOT LEAVE ANY BLANK SPACES.

CURRENT HOUSE

Do you own or rent your current house? _____

What are your monthly payments for the house? _____

Have you ever missed a payment on the house? _____

Do you have any outstanding payments due on the house? _____

What are your average utility payments (heating, electricity, etc.) each month? _____

INCOME

What was your total annual household income (from all sources) last year?

What was your total annual household income (from all sources) the year before last?

How much money do you have in savings? _____

Are you able to make a downpayment of 5% of the loan amount or \$5,000 whichever is greater? (Does not apply if loan less than \$25,000) _____

Please list any debts you have and the payments you make below.

Loan From:	Loan For:	Total Debt	Monthly Payments
e.g., Bank of Montreal	Car	\$15,000	\$345

EMPLOYMENT

Name of Current Employer: _____

How long have you been in this job? _____

**DEFINITIONS
PLANS & LOT**

Do you have house plans already prepared? _____

Do you have a serviced lot to build on? _____

APPLICANT STATEMENT

I hereby certify that the information given the Hupacasath First Nation on household composition and income is accurate and complete to the best of my knowledge and belief. I understand that false statements or information are punishable under federal law. I also understand that false statements or information are grounds for termination or denial of housing assistance.

Signature of Head of Household Date Signature of Co-Applicant Date

<p>For Internal Use Only</p> <p>Date Processed _____</p> <p>Financial Ability _____</p> <p>Credit Report _____</p> <p>House Plans _____</p> <p>Serviced Lot _____</p> <p>Acceptance Letter Sent _____</p> <p>Added to Housing Waiting List _____</p>

Date

Name
Address

Dear _____,

RE: Your Application for New Housing

We received your application for new housing on _____. We have assessed your application and determined that you are eligible for a housing subsidy.

Based on our current waiting list and the number of houses we plan to construct, you will likely be allocated a housing subsidy in the next _____.

You should know that houses in our community cost an average of \$100,000 and the subsidy from INAC is \$35,000, which means that you will have to come up with \$65,000 in downpayment and mortgage financing. If you will have trouble getting this money, please see the Housing Co-ordinator so that we can talk about other options.

If you would like more information about your application or about the waiting list, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

DEFINITIONS

APPLICATION FOR ASSISTED HOUSING PROGRAMS

Date Received: _____

Name: _____

Phone: _____

Please put N/A if any items do not apply to you or your family. DO NOT LEAVE ANY BLANK SPACES.

HOUSING PROGRAM (Please check as many programs as apply – you may apply for more than one program. Talk to the Housing Co-ordinator if you are unsure about which programs you should apply for).

Social Housing (ownership) _____

Rental Housing _____

Rent-to-Own Program _____

HOUSEHOLD

Please tell us about the people who live in your house and will be moving with you.

Name	Relation to Head	Age
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

OTHER HOUSEHOLD INFORMATION

Is anyone in your household disabled? _____

Has your current house been condemned? _____

Is your current house uninhabitable? _____

CURRENT HOUSE

Do you own or rent your current house? _____

What are your monthly payments for the house? _____

Have you ever missed a payment on the house? _____

DEFINITIONS

Do you have any outstanding payments due on the house? _____

What are your average utility payments (heating, electricity, etc.) each month? _____

INCOME

What was your total annual household income (from all sources) last year?

What was your total annual household income (from all sources) the year before last?

How much money do you have in savings? _____

Please list any debts you have and the payments you make below.

Loan From:	Loan For:	Total Debt	Monthly Payments
e.g., Bank of Montreal	Car	\$15,000	\$345

EMPLOYMENT

Name of Current Employer: _____

How long have you been in this job? _____

APPLICANT STATEMENT

I hereby certify that the information given the Hupacasath First Nation on household composition and income is accurate and complete to the best of my knowledge and belief. I understand that false statements or information are punishable under federal law. I also understand that false statements or information are grounds for termination or denial of housing assistance.

Signature of Head of Household Date Signature of Co-Applicant Date

For Internal Use Only
Date Processed _____

DEFINITIONS

Points _____ (if for social housing program)

Credit Report _____

Acceptance Letter Sent _____

Added to Housing Waiting List _____

Date

Name
Address

Dear _____,

RE: Your Application for New Housing

We received your application for new housing on _____. You have applied for the social housing / rent-to-own / rental program. We have assessed your application and determined that you are eligible for this / these housing program (s).

The average waiting time from application to being allocated a house is _____.

If you would like more information about your application or about the waiting list, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

DEFINITIONS

• 10
Individual Ownership 3
Housing 3

Date

Name
Address

Dear _____,

RE: Your Application for New Housing

We received your application for new housing on _____. We have assessed your application and determined that you are not eligible for a new house. Your application has not been accepted for our housing program because _____.

If you would like more information about your application and why you are not eligible, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

Date

Name
Address

Dear _____,

RE: Your Year End Account Balance

I am writing to let you know what the balance of the account for your social housing / rent-to-own unit is. You currently owe \$_____. This compares to \$_____ owed at the end of last year.

If you wish, the First Nation is able to negotiate additional payments and/or early buy-out for your unit if your finances permit.

If you would like more information about early buy-out or have questions about your account balance, please come and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

Date

Name
Address

Dear _____,

RE: Your Housing Payments

We have not received your housing payment in the amount of \$_____, due _____. This amount is due and payable immediately. If payment is received by _____, no further action will be taken.

Thank you in advance for bringing your account up to date.

If you are having trouble making your payments, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

Date

Name
Address

Dear _____,

RE: Your Housing Payments

Further to my visit on _____, I am writing to confirm the repayment agreement we discussed. Your total housing payments due are \$_____. Your monthly payment will increase from \$_____ to \$_____ for the next _____ months to bring your account up to date.

If the repayment agreement is fulfilled, no further action will be taken. Thank you in advance for bringing your account up to date.

If you are having trouble making your payments, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

Date

Name
Address

RE: Housing Arrears Repayment Agreement

We agree that we currently owe \$_____ to the Hupacasath First Nation. To repay this, we will pay an additional \$_____ per month for the next eight months in addition to making our monthly payments of \$_____.

We understand that if we make all our payments no further action will be taken. We will contact the Housing Co-ordinator immediately if we cannot make a payment. We further understand that legal action may result if we do not meet the terms of this repayment agreement.

Homeowner _____ Date

Housing Co-ordinator _____ Date

Date

Name
Address

Dear _____,

RE: Your Housing Payments

Further to my visit on _____, I am writing to confirm the repayment agreement we discussed. Your total housing payments due are now \$_____. Your monthly payment will increase from \$____ to \$____ for the next ___ months to bring your account up to date.

If the repayment agreement is fulfilled, no further action will be taken. Thank you in advance for bringing your account up to date. If any payments are missed, the Hupacasath First Nation will take further action which includes the following: garnishee your wages, use a collection agency and/or take steps to repossess your home. Our goal is to keep you in your home, but your account must be kept up to date to ensure this.

If you are having trouble making your payments, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

HOUSING REPORT TO HUPACASATH FIRST NATION

Date

RE: Person's Housing Account

Person's Housing Account is currently \$_____ in arrears (____ months). The following steps have been taken to this point:

- Initial letter _____ regarding first missed payment (attached).
- _____ visit when payment not made. Agreement made (attached) to repay \$___ per month over next ___ months.
- _____, visit when payment not made. New agreement made (attached) to repay \$___ per month over next ___ months. Letter sent (attached) outlining future options to be taken.

Recommendation

Housing Co-ordinator

Date

Council's Decision

- Approved _____
 - Alternative Action _____
- _____
- _____

MAINTENANCE & INSURANCE AGREEMENT**1. Responsibilities of the Homeowner**

- While the house is being paid for, the homeowner is responsible for the basic care of their home, which includes:
 - regular painting of interior and exterior of home (or cleaning siding for vinyl clad homes)
 - regular cleaning of gutters and windows
 - chimney swept and all vents cleaned annually
 - smoke detector maintenance
 - operational fire extinguisher
 - plumbing fixtures (minor leaks)
 - heating system and hot water tank maintenance

Any other problems should be reported to the Housing Co-ordinator promptly. The homeowner is responsible for repairing damage caused by themselves or visitors to their home.

- Failure by the homeowner to perform their maintenance responsibilities constitutes a breach of the Hupacasath First Nation Maintenance & Insurance Agreement.
- The homeowner shall notify the Hupacasath First Nation to ensure that the proper action can be taken to correct any defects found during the warranty period of an appliance or equipment.
- It is the responsibility of the homeowner to purchase adequate house insurance to replace both the house and contents in the event the house is destroyed by fire or flood.

2. Responsibilities of the Hupacasath First Nation

- The Hupacasath First Nation shall be responsible for co-ordinating counselling programs to train and advise potential homeowners of their maintenance and insurance responsibilities prior to occupancy.
- The Hupacasath First Nation will be responsible for conducting a final inspection of new homes, accompanied by the inspector and contractor. During the inspection, the Housing Co-ordinator will advise the resident on proper maintenance techniques, energy conservation and preventive, routine and non-routine maintenance measures.
- On or before occupancy, the Hupacasath First Nation will give the homeowner an operations and maintenance manual which includes maintenance tips as well as a list of applicable contractors', manufacturers' and suppliers' warranties including the items covered and the periods of the warranties.
- The Hupacasath First Nation will inspect each social housing, rent-to-own and rental unit still being paid for at least once per year and will confirm that the home

DEFINITIONS

• 20

is being kept in good repair and has current house insurance. Failure to keep the house in good repair will result in the Hupacasath First Nation providing the occupant with a list of required work and a deadline for the work to be completed. If the work is not completed by the deadline, the Hupacasath First Nation will have the work completed and will invoice the homeowner.

- Persistent lack of maintenance and/or failure to purchase adequate insurance may result in a re-evaluation of participation in our housing program.

DEFINITIONS

The Hupacasath First Nation Maintenance & Insurance Policy has been explained to me/us and I/we understand the terms and conditions outlined in it.

Homeowner

Hupacasath First Nation Representative

Date

Date

Date

Name
Address

Dear _____,

RE: Work Required to Your House

Further to the inspection of your house on _____, I am writing to confirm the work required to bring the house to an acceptable standard:

-
-
-
-

This work should be completed in the next three months. We will confirm at that time that the work has been done. If the work is incomplete, we will undertake the work and charge you on a cost recovery basis.

If you would like us to do the work for you or have any questions, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

Date

Name
Address

Dear _____,

RE: Invoice for Completed Work on Your House

During the month of _____, the following work was completed on your house:

-
-
-
-

As stated in your maintenance agreement, this work will be invoiced to you on a cost recovery basis. The total value of the work completed is \$_____. This amount is payable within 30 days of your receiving this letter. If you are unable to pay the full amount, please come to see me and an arrangement can be made.

Failure to repay this amount will result in further action being taken as outlined in our Housing Payments Policy.

If you have any questions, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

Renovation 1

RENOVATION APPLICATION

Date Received: _____

Name: _____

Address: _____

Phone: _____

Employer

Employer: _____

Address: _____

Length of Time at Job: _____

Total Household Income (include all sources): _____

Total Savings (include all sources): _____

Credit

Has any member of your household been sued for non-payment of an account? YES
NO

Have you ever had your wages attached for moneys owed? YES
NO

About Your Household

How many people live in your house? _____

Is there anyone in your house who is 65 years old or older? _____

Is there anyone in your house who is disabled? _____

About Your House

Age of House _____

How long have you lived in the house? _____

Are you able to contribute money and/or work towards the renovations?

Are the modifications required to accommodate someone with a disability?

Please attach a professional inspection report which outlines the renovations required to bring your house up to an acceptable standard and costs to complete the renovations.

For Internal Use Only	
Waiting Time _____	Date Processed _____
Age of House _____	Acceptance Letter Sent _____

DEFINITIONS

House Condition _____
Emergency _____
Owner Maintenance _____
Discretionary _____

Low Income _____
Owner Contribution _____

Disability _____
Income _____
Household _____
Reno to Accommodate Disability

Total Points _____
Added to Renovation Waiting List

Date

Name
Address

Dear _____,

RE: Your Application for Renovations

We received your application for renovations on _____. We have assessed your application and determined that you are eligible for our renovation program. Your application has been assessed as ___ need.

Based on our current waiting list and the number of houses we plan to renovate, you will likely be allocated a renovation subsidy in the next ___ years.

You should know that the maximum renovation funding available is \$17,500. If your costs are higher or you want to complete additional work, please come see me so that we can talk about other funding sources.

If you would like more information about your application and how the points were decided or about the waiting list, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

Date

Name
Address

Dear _____,

RE: Your Application for Renovations

We received your application for renovations on _____. We have assessed your application and determined that you are not eligible for renovations. Your application has not been accepted for our housing program because _____.

If you would like more information about your application and why you are not eligible, please come in to the office and see me.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

COMPLAINT TRACKING FORM

This form is to be used to track all housing-related complaints, except those which have to do with quality of construction or renovations. A copy of the Complaints Procedure should be given to the complainant upon receipt of the initial complaint.

Step 1:
Date Initial Complaint Received: _____
Acknowledgement Letter Sent: _____
Date of Meeting: _____
Date Determination Made: _____
Results of Determination: _____

Date Determination Forwarded to Complainant: _____
Complainant Satisfied? Date complaint closed: _____
Complainant Dissatisfied? Inform complainant about process for Step 2.

Step 2:
Date complaint forwarded to Councillor: _____
Date review & recommendation completed by Councillor: _____
Recommendation: _____

Date letter sent to regarding Council Meeting to discuss complaint: _____
Date of Council Meeting: _____
Decision of Council: _____

Date Council Decision Forwarded to Complainant: _____
Complainant Satisfied? Date complaint closed: _____
Complainant Dissatisfied? Inform complainant about process for Step 3.

Step 3:
Copy of file provided to Complainant: _____
Decision of Ombudsman: _____

Action Taken: _____

Date complaint closed: _____

For Internal Use Only
Date Initial Complaint Made _____ Days from Complaint to Resolution _____
Step Complaint Resolved at: _____ Complaint # This Year _____
• Step 1 _____ Policy Changes to Avoid Future
Complaints? _____
• Step 2 _____
• Step 3 _____
Date Complaint Resolved _____

Date

Name
Address

Dear _____,

RE: Your Complaint

We received your complaint on _____. We would like to meet with you on _____ to discuss your complaint in more detail.

If you are unable to make this meeting, please let me know so that we can reschedule.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

Date

Name
Address

Dear _____,

RE: Your Complaint

Further to your complaint on _____ and our _____ meeting, I have looked at your complaint and decided the following _____.

If you are not satisfied with this determination, please come into the office and see me and I will explain the next steps in the process. If I do not hear from you in the next 5 days, I will assume that you are satisfied with the determination and will consider your complaint resolved.

Yours truly,
HUPACASATH FIRST NATION

Housing Co-ordinator

Date

Name
Address

Dear _____,

RE: Your Complaint

The Housing Co-ordinator has sent me a copy of your complaint, the notes from your meeting and his/her determination. I have reviewed this material and have made a recommendation to Council. Council will be discussing your complaint on _____.

I will write to you within 5 days of the meeting to let you know Council's decision.

Yours truly,
HUPACASATH FIRST NATION

Councillor with Housing Portfolio

Date

Name
Address

Dear _____,

RE: Your Complaint

Council reviewed your complaint at their _____ meeting. Below is Council's recommendation:

Council Recommendation

If you are not satisfied with this determination, please see the Housing Co-ordinator who will explain the next steps in the process. If we do not hear from you in the next 5 days, we will assume that you are satisfied with the determination and will consider your complaint resolved.

Yours truly,
HUPACASATH FIRST NATION

Councillor with Housing Portfolio