

RAINY RIVER FIRST NATIONS



Manitou Rapids

APPLICATION AND APPROVAL PROCEDURE

July 17th, 2008

APPLICATION AND APPROVAL PROCEDURE:

Housing Application Requirements

1. A band member must be 18 years of age or older in order to be considered for any housing allocation.
2. Band member applicants will be responsible to have an updated application on file with the Housing Coordinator, whom shall provide updates to the Committee. Points will be allocated according to the application on file. (See Application Example) An application that has not been updated once on an annual basis will be considered inactive and removed from the housing list. This process will be completed on or before the last day of every year. (Dec. 31st)
3. Band members who have the most points on the date the applications are reviewed by the Housing Committee will be awarded first choice in receiving a rental unit, dependant upon budget allocation. The Housing Coordinator will review all active applications on a timely and regular basis, and make recommendations to the Housing Committee when housing becomes available.
4. Credit checks may be completed by the Housing Coordinator upon the recommendation of the Housing Committee (when deemed appropriate) to ensure the band member has a favorable credit record and that the band member is not in a position that they can not afford to cover all their payments and loan. Band members may be required to meet this requirement to be approved for housing. (Credit release of information form)
5. A new housing loan is for a band member's primary residence only.
6. If at anytime, after allocations have been awarded, and situations have changed within the family makeup, the housing committee and/or chief and council reserves the right to have a tenant change locations, without notice. (meaning: family size depleted or family broke up – no longer utilizing a larger unit any longer)
7. A Homeowner Training session may be a mandatory requirement of the applicant(s) prior to being accepted for a housing loan. This session will provide band members with information on policies such as estimate requirements, inspections requirements, financial responsibilities, procedure for construction, recommended products, and general housing policies. Maintenance requirements to extend the life of the unit will be explained and identified to homeowners. Information on items such as ventilation, maximizing energy efficient savings, general problem areas and probable causes will also be explained.
8. Home Maintenance training sessions may be required of the tenant/homeowner, after been given notice of their allocation and before moving into their new home.

CRITERIA FOR POINTS ALLOCATION:

Points will be allocated for the following criteria; For First Nations owned rentals

1. (A) One point for each band member who currently lives with the applicant and will be residing in the unit. (B) One point for each non-band member who currently lives with the applicant and will be residing in the unit and/or is a dependant of the band member on the application.
2. Five points if the applicant's present living conditions are a hazard to their health and safety. (Documentation by two professional sources required/ Housing inspection report/CHR report/Health Canada report/Dr. note)
3. One point for each band member or dependant, half point for non band members that results in an over crowding situation in their current residence and will reside with the applicant
4. One point, if they have a positive reference checks (one from previous landlord, if applicable)
5. One point for each year the applicant has had an active application on file up to five years.
6. One point if currently employed for over one year.

See Appendix A at end of section for Section 95 loans, Renovation loans, etc.

If a tie should exist, the tie shall be broken by means of, who applied as a housing applicant first. (recorded dates of when received).

Elders maybe treated differently than the above, due to income restrictions.

INELIGIBILITY:

The following shall be causes for ineligibility for allocations.

1. If the applicant, spouse and/or dependants already hold a Certificate of Possession or Deed for housing.
2. If the applicant, or co-applicant are in housing payment and/or rental arrears and/or band receivables, are over \$1000.00 and has not been attempting to repay or set a payment schedule.

SELECTION PROCESS:

The Housing Coordinator will prepare all points allocations for the application, which will be reviewed by the Housing Committee and they will submit to Chief and Council for approval of selections for loan and/or housing approval(s). Conflict of Interest Guidelines must be followed by all Housing Committee Members, as well as Chief and Council.

Rental Payment Schedules and Conditions

Band members will be responsible for providing the monthly payments to the finance office on or before the first of every month. Various payment schedules will be offered to Band members for a rental unit. (i.e. Payroll deduction) Changes can be made to Rental Agreement when conditions change.

It is recommended that the amount of the loan, to the band member, on the individual's behalf, would be adequate to complete an average size modest home, with quality material for that particular area.

If the band member does not provide the monthly loan payments by the due date, then the arrears management procedure will be followed.

Disbursement of Loan: Renovations, Loans, On-Reserve Home Ownership

Loans will be given up to a maximum as set from time to time by Chief and Council for a housing unit, water and sewer connections, lot infill requirements, and hydro connections plus any labour available. All advances will be based on the inspector's progress report.

If funds are required in addition to the above paragraph, the homeowner(s) is (are) required to complete the unit with other dollars. The band member has to prove that the additional funding is in place. The band member will be required to provide a signed schedule indicating what estimates and costs will be covered by the First Nations loan funds and which will be covered by the additional funds. Band members will be made to cover the first disbursements with their own funds prior to the release of band funds.

Disbursement of Payments for S.95, and Band Owned units to Contractors

1. Each disbursement will be outlined in a contract/agreement agreed to prior to construction. Various stages of construction will be described (i.e. Basement, Framing, Insulation, Vapour Barrier, etc) in the contract/agreement. At the time the stage is reached, an inspection will be requested by the designated inspector and a report on the progress to date provided by the inspector. An invoice will be issued to release the funds up to the inspection amount. The invoice must not exceed the original estimates that were received from the contractor prior to starting construction.
2. Each disbursement will be given as per invoice which is to be signed by the contractor, homeowner, and Manager of Administrations. This invoice must be for work completed only and not exceed the original estimates that were received from the contractor prior to starting construction. A hold back of 10% will be applied to any invoice issued until the work has been inspected and approved.
3. Manager of Administration and Housing Coordinator shall exercise the right, to request a bid bond, or non-refundable deposit from all contractors who express their interest in a construction tender, within Rainy River First Nations.
4. Deficiency values will be subtracted off the progress payment.
5. Phase of construction and related costs will be set out in the bid documents and the contractor's bids.
6. Any changes to the work will be via change order. The values will be assigned on the change order. Any work completed by the contractor without written approval will not be paid. If the contractor replaces or changes something that was in the original price without approval, the contractor will be required to provide an adequate credit or provide the item as per specification.

Any invoices will be required to be delivered to the Band Administration Office with the necessary signatures by Wednesday for payment on the following Friday. The finance department and Manager of Administration will require a copy of the approved inspection report in order to release the hold back amounts.

New Type of Construction Permitted

All types of construction can be used as long as they conform to minimum standards of the latest National Building Code or First Nations policies, whichever code is more stringent. (See latest NBC)

Loans for the purchase of mobile homes will be considered only after the applicant provides a CSA Z240 approval number.

The design of the building will be reviewed by the Housing Coordinator to ensure that the home is suitable to meet the needs of community and individual homeowner and family.

Inspection Requirements for New Construction

All inspections are to be conducted by a designated Housing Inspector, as set out in the Agreement/Contract documents between Rainy River First Nations and the homeowner. Housing Coordinator will conduct an annual housing inspection. If required. Housing Inspector shall be brought in to give a documented inspection report.

New construction will require a minimum of six inspections to include plans evaluation, site, rough in plumbing, footing/foundation, framing, insulation/vapour barrier, and final.

Plans will require all of the following to be included: drawing and specification on foundation, floor plans, elevations, building and wall sections, trusse and roof layout, window and door schedules, and a list of all materials to be used.

A site plan approved by the designated Housing Inspector and Housing Coordinator will be required for the band files, prior to construction.

Various inspections are required to be completed to determine the work that has been completed for progress payments, code compliances, or corrections from previous inspections.

Default Procedures

See Housing Arrears Management Procedures

Insurance Requirements

1. Insurance will be the responsibility of the First Nations until the maturity date, when the homeowner will provide insurance coverage.
2. Insurance requirements for Homeowners: Non-Insured homes that have been destroyed deemed by accident or of natural disasters will be eligible to apply for band rentals only.
3. Insurance must be attained by the tenant/home owner for any and all contents within the rental unit, at the cost of the tenant/home owner. The First Nations will not be responsible for any losses to contents, or personal items within the rental unit, destroyed deemed by accident or of natural disasters.
4. Builder's Risk insurance and a copy of Insurance (after construction) will be provided to the Housing Co-ordinator.

Maintenance /Repairs

Tenants are to follow the covenants in their Rental Agreement.

Re-Allocating Vacant/Abandoned Units

Once a unit is vacated the housing committee will make a recommendation as follows:

This unit will be offered to a band member with an active application on file for a unit and meets the criteria for approval. This process will be done until an applicant is found that is willing to rent on this particular unit. If any applicant denies any allocation without just cause, their application will be placed at the bottom of priority list, and issued to the next available applicant on the priority listing.

INCENTIVES:

Income Deduction for Payment

- Deductions for charges at the source of income for any tenants under the employment of the Rainy River First Nations.

Rewards for on time payments for two years (24 consecutive months)

- Payment to the tenant, that will equal one month rental, as a positive gesture for paying for their rent in a timely fashion after paying for 24 consecutive months. The timing of these payments will be at the early part of December.

APPENDIX A: CRITERIA FOR POINTS ALLOCATION

Section 95

Points will be allocated as follows:

1. (A) One point for each band member who currently lives with the applicant and will be residing in the unit. (B) One point for each non-band member who currently lives with the applicant and will be residing in the unit and/or is a dependant of the band member on the application.
2. Five points if the applicant's present living conditions are a hazard to their health and safety. (Documentation by two professional sources required/ Housing inspection report/CHR report/Health Canada report/Dr. note)
3. One point for each band member or dependant, half point for non band members that results in an over crowding situation in their current residence and will reside with the applicant
4. One point, if they have positive reference checks (one from previous landlord, if applicable)
5. One point for each year the applicant has had an active application on file up to five years.

If a tie should exist, the tie shall be broken by means of, who applied as a housing applicant first. (recorded dates of when received).

Elders maybe treated differently than the above, due to income restrictions.

Section 10

Points will be allocated as follows:

1. (A) One point for each band member who currently lives with the applicant and will be residing in the unit. (B) One point for each non-band member who currently lives with the applicant and will be residing in the unit and/or is a dependant of the band member on the application.
2. Five points if the applicant's present living conditions are a hazard to their health and safety. (Documentation by two professional sources required/ Housing inspection report/CHR report/Health Canada report/Dr. note)
3. One point for each band member or dependant, half point for non band members that results in an over crowding situation in their current residence and will reside with the applicant
4. One point, if they have positive reference checks (one from previous landlord, if applicable)
5. One point for each year the applicant has had an active application on file up to five years;
6. Two points if proven record of repaying loans;
7. One point per year for non-interrupted employment greater than 5 years.

If a tie should exist, the tie shall be broken by means of, who applied as a housing applicant first. (recorded dates of when received).

APPENDIX A: CRITERIA FOR POINTS ALLOCATION

Housing Loans

Points will be allocated as follows:

1. (A) One point for each band member who currently lives with the applicant and will be residing in the unit. (B) One point for each non-band member who currently lives with the applicant and will be residing in the unit and/or is a dependant of the band member on the application.
2. Five points if the applicant's present living conditions are a hazard to their health and safety. (Documentation by two professional sources required/ Housing inspection report/CHR report/Health Canada report/Dr. note)
3. One point for each band member or dependant, half point for non band members that results in an over crowding situation in their current residence and will reside with the applicant
4. One point, if they have positive reference checks (one from previous landlord, if applicable)
5. One point for each year the applicant has had an active application on file up to five years;
6. Two points if proven record of repaying loans;
7. One point per year for non-interrupted employment greater than 5 years.

If a tie should exist, the tie shall be broken by means of, who applied as a housing applicant first. (recorded dates of when received).

Emergency/Low Income (Seniors) Housing Loans

Points will be allocated as follows:

This budget is to be set up annually, and discussion should be held with C & C, Social and Health personnel to ascertain current situation.

1. Two points for the individual's need (Health/Safety);
2. Five points for Handicap requirements;
3. Two points for future inability to find gainful employment;
4. Two points for standard renovations;