



Neskonlith Housing Frequently Asked Questions



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|--------------------------|---|
| Housing Policy | 1 |
| Housing Inspections..... | 2 |
| Maintenance | 3 |
| Committee | 5 |

Housing Policy

Q: Does Neskonlith Indian Band have a Housing Policy?

A: Yes, NIB created a Housing Policy in 2010 and updated it in 2015.

Q: Where can I find the Housing Policy to review?

A: The Housing Policy is available at the Band Office and on the NIB website.

Q: What kind of general topics are covered by the Housing Policy?

A: The Housing Policy covers all subjects relevant to rental housing including housing application requirements, how rental homes are assigned, what is included in the rental agreement, what happens in the event a tenant’s circumstances change, how rent is paid and rental rates, and home inspections. It also covers shelter allowances, renovations, and homeownership.

Q: What are the requirements for filling out a housing application?

A: To rent a NIB home, the tenant must be at least 18 years of age, or be at least 16 years old and be able to prove that they no longer live under parental control. Three letters of reference (e.g. from employer, social service worker, and/or previous landlords) need to be included by applicants. References may not be immediate relatives, the Chief, or members of council. Proof of sufficient income must also be provided. If existing tenants are applying to change homes, they must provide evidence of overcrowding or medical issues. And finally, applicants must not be in arrears with the Housing Department.

Q: What are the requirements to receive a shelter allowance?

A: The applicant must meet social assistance eligibility requirements and occupy the dwelling in question. Evidence must be provided of actual costs of bills for fuel, utilities, and rental agreements.

Q: How do I access funding for home renovations?

A: Funding for renovations to address structural, electrical, plumbing, heating, fire safety, or overcrowding are available through the Residential Rehabilitation Assistance Program (RRAP) under Canadian Mortgage and Housing Commission (CMHC) for both homeowners and for rental units. Discuss options with a staff member of the Housing Department who may be able to make applications on your behalf for funding and provide a letter of support for loans. Homeowners may also apply to the NIB Market Housing Fund for renovation loans, or apply to Indigenous Services Canada (ISC) Capital Housing Renovations Program (CHRP) for major home repairs that extend the life of the house for a minimum of 10 years. Forgivable loans of up to \$3,500 are available from the CMHC through Home Adaptations for Seniors' Independence (HASI), which help Band members 65 years and over to adapt their home to make safety-related adjustments.

Q: What is the NIB Market Housing Fund?

A: The NIB Market Housing Fund provides Band members with mortgage security so that they may borrow from lenders for the purpose of building a new home, purchasing a home, renovating, or refinancing a home.

Q: How do I use the Market Housing Fund to: build a new home, make renovations, or refinance a home?

Through the NIB Market Housing Fund, a Band member will be able to take out a maximum loan of \$200,000 for **building, buying a new home, or refinancing**, with 5% equity and a maximum Total Debt Servicing (TDS) ratio of 40%. Renovation loans of up to \$75,000 are available, depending on the amortization period.

Q: Where do I find important housing documentation (i.e. rental agreement, notice of arrears, home inspection form, transfer of tenancy, notices of rent, eviction notice)?

A: Important housing documentation can be found in the Housing Policy in the appendices section or the Band Office.

Housing Inspections

Q: What is the purpose of a home inspection?

A: There are three types of home inspections. The purpose of the **regular inspection** is to record the condition of the unit and identify the need for any preventative maintenance or any repairs necessary. Inspections also occur on the day of a **move-in** to confirm the condition of the property. In addition, when a tenant vacates a property, a **move-out inspection** is also carried out to identify any necessary repairs.

Q: How frequent are inspections?

A: Regular inspections occur every year.

Q: *Who will do the home inspection?*

A: **Regular inspections** will be carried out by a certified inspector and a member of the Housing Department. **Move-in and move-out inspections** are carried out by a member of the Housing Department.

Q: *Will I be notified in advance of an inspection?*

A: Tenants will be given at least 24 hours notice of an inspection.

Q: *What will the inspection cover?*

A: The home inspection (see Appendix 6 of the Housing Policy) assesses the condition of the common area, kitchen area, dining room, living room and hall area, bathroom, bedrooms, any other areas of the house, and fire safety (smoke and carbon monoxide detectors). Elements of the house covered by the inspection include walls, floors, doors, windows, plumbing, fixtures, and major appliances.

Q: *What happens after the inspection?*

A: After the inspection the Housing Department will complete a Unit Condition Report which will be reviewed and signed by the tenant. Tenants will be notified of any repairs that are needed and who is responsible to pay for the repairs (either NIB or tenant). Repairs will then be prioritized and completed.

Maintenance

Q: *What is the Band's role in caring for my privately-owned home?*

A: If you own your own home and land through Certificate of Possession (CP), you are responsible for all repairs and upkeep. These costs may be covered if the homeowner qualifies for a shelter allowance.

Q: *What is the Band's role in caring for my rental home?*

A: The Band's core responsibilities in caring for rental homes are to maintain homes in a reasonable state of repair to be suitable for occupation, carrying out annual inspections on homes to identify maintenance needs, carrying out preventative maintenance, investigating the cause of a fire, making insurance claims in the case of an accidental fire, ensuring the condition of the home complies with health and safety standards, making structural repairs, and making repairs to house systems.

Q: *What is my role in maintaining my rental home?*

A: Your core maintenance responsibilities as a tenant are to be familiar with the contents of the Rental Agreement and to fulfill the tenant's responsibilities, to report necessary repairs to the Housing Department, to call 911 in the case of an emergency (i.e. fire), to report emergencies to the Housing Department, and to generally care for the lawn, landing, stairs, screens, floors, walls, fixtures, systems, and appliances.

Q: What happens if I do not fulfill my responsibilities?

A: In the case of negligence, willful damage, or improper use, residents will be asked to cover the cost of repairs. If efforts are not made to amend the breach of the Rental Agreement regarding general upkeep or payment for major repairs, tenant counselling will be attempted. If tenant counselling fails, an eviction notice will be issued.

Q: How can I assess the state of my home?

A: Tenants should also check on the overall state of their home once or twice a year to ensure that issues such as leaks, mold, pests, home structure or problems with heating and plumbing systems are not missed. Tenants may choose to use a template such as that used for formal inspections by the Housing Department which may be picked up at the Band Office and is Appendix 6 in the Housing Policy.

Q: What kinds of issues should I report to the Housing Department?

A: Tenants should report any issues that are the responsibility of the Housing Department. This includes any accidents or problems with the water, heating, or electrical systems, cracks in walls and ceilings due to construction, sticking doors (when reported immediately), sagging or shifting door frames, siding replacement, load bearing walls and foundation repairs, roof/truss repairs, and flooring repairs.

Q: What do I do when there is a problem with my home?

A: Small repairs and general maintenance that are the responsibility of the tenant should be carried out by the tenant as the need arises. Issues which are the responsibility of the Housing Department, such as a door not closing properly or an appliance not working, should be reported as they arise so they can be dealt with before they become significant concerns.

Q: What do I do if I believe my home has mold?

A: Problems with mold should be reported immediately to the Housing Department in order for a staff member to make an assessment of the repairs needed. A small repair will be prioritized and paid for by the Band, while more significant repairs may require an application be made under the Residential Rehabilitation Assistance Program (RRAP).

Q: What is the process for the Band to make a repair to my home?

A: Once a report has been made to the Housing Department, a staff member will visit the residence to assess the repairs needed, the responsibility for the repair, and the cost. The repair will be prioritized and completed, pending availability of funds.

Q: Who is responsible for seasonal maintenance to my home?

A: The tenant is responsible for all seasonal maintenance on the home, including yard clean-up and any applicable winterizing.

Q: Who pays for home repairs?

A: If a repair is the responsibility of the Band, i.e. is related to structural or housing systems and has not been the result of negligence or improper use on the part of the tenant, the Band will pay for it. If a repair is the responsibility of the tenant, i.e. general maintenance, light bulb replacement, filter replacement, this should be carried out and paid for by the tenant. Major repairs should be carried out by a contractor and paid for by the tenant.

Committee

Q: What is the purpose of the Housing Committee?

A: The purpose of the Housing Committee is to explore the impacts of housing decisions on the Community and its members, represent Community interests, and provide recommendations on housing matters.

Q: How many people make up the Housing Committee?

A: The Housing Committee has seven members who are members of NIB.

Q: What is the term of a Committee member?

A: The term of a Committee member is two years.

Q: What are the key requirements to become a member of the Committee?

A: To become a member of the committee, one must be a registered Band member of the Neskonlith Indian Band, be at least 18 years of age, live on-reserve, and be willing to participate in Committee meetings. One should also have a sincere desire to help serve the Band membership in a fair, transparent manner, and act in a non-judgmental fashion, not engage in nepotism, have a good knowledge of the needs of the Band in terms of housing, understand the Housing Policy, sign an Oath of Confidentiality, and abide by it. Committee members who occupy a Band rental unit, must adhere to the Housing Policy and be in good standing with Neskonlith Indian Band.

Q: What are the roles and responsibilities of the Committee?

A: The roles and responsibilities of the committee are to review and recommend changes to the Housing Policy, recommend housing allocations, and recommend actions to the Executive Director. Members should also prepare for meetings by reading relevant material. Committee members do not have decision-making authority when it comes to assigning rental homes to tenants.

Q: Who is the chairperson of the Housing Committee?

A: The NIB Housing Coordinator or designate is the Chair of the Housing Committee.

Q: If I am interested in becoming a member of the Committee, where do I find more information?

A: The Committee Terms of Reference is available at the Band Office and on the NIB website.