

Off Reserve Housing Program

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Executive Overview

In respect and protection of the Treaty Four of 1874, and as grounded in the Spirit and Intent of that Treaty, the Royal Proclamation of 1763, and the Canadian Constitution Act, and in exercising the Inherent Right to Self-Government and Self-Determination. The Chief and Council of the Kahkewistahaw first Nation have;

Recognized the need for quality, healthy, safe standard housing based on equality and availability for the members of the Kahkewistahaw. The Chief and Council in conjunction with the membership and the Kahkewistahaw Housing Committee have made the decision to develop and implement the following policies and procedures to better meet the needs of the “Off Reserve Housing for the Band Membership”. It is the intent of this overview to assist the Band Membership with a better understanding of the availability of funding and renovations and the allocation process.

Housing is a Treaty Right, Therefore, each registered Band Member of Kahkewistahaw has a right to adequate shelter/housing and the basic amenities. Canada does not fulfill its Fiduciary responsibility in providing adequate funding to meet the growing needs of our Band membership population. The results are inadequate funding and availability of units/dwellings provided by the Federal departments to the Kahkewistahaw First Nation.

The Department of Indian Affairs provides a limited amount of base capital funding for the On Reserve Housing Program. The amount funded and legislated does not provide for off reserve membership and falls short of providing adequate funding for the construction of one family unit on reserve. Therefore in order to meet the needs of the growing membership population the Kahkewistahaw First Nation opted to seek additional resources. Membership with a home ownership program or with renovations or upgrading of an existing home. However, as with the legislated funds provided by INAC.

While the Band Government continues its efforts to have the Crown honour and fulfill its obligations, there remains the reality that the Band must manage the limited funds that it receives in the best interest of the General Band Membership.

Mandate

The mandate of the Kahkewistahaw First Nation is to assist in acquiring safe and quality housing for the Qualifying Off-Reserve Membership within the limits of funding. The Kahkewistahaw First Nation Off-Reserve Housing Program will also provide an advisory program for the first time buyer to assist the individual in the purchase process. We shall endeavour to meet this mandate with the resources provided and in partnership with the off-reserve home buyer/owner.

1.0 Short Title

This policy shall be cited as the “Kahkewistahaw First Nation Off Reserve Housing Policy”.

2.0 Superseding Legislation

This policy will be superseded only by a majority rule of present voting membership of the Kahkewistahaw First Nation at the Band Membership meetings.

3.0 Interpretation:

For the purpose of this document, the following interpretations and definitions shall apply;

Band means the First Nation, its Chief and Council, and its registered membership and its programs.

Band Council-Resolution means a written document endorsed by the Chief and Council to formalize communications, influence a plan of action or resolve an issue.

First Nation- means the Kahkewistahaw First Nation.

Member(s)- means a person whose name appears on the First Nation registry list as entitled by the Kahkewistahaw First Nation.

Reside or Resides- means that place which has always been or which a person has adopted as the place of their habitation or home, when away from, they intend to return and specifically, where a person sleeps a minimum of 184 days per year.

4.0 Policy Development

The Kahkewistahaw Off Reserve Housing Policy shall be drafted, developed and ratified by the following procedure/method:

4.1 The draft policy shall be completed by the Kahkewistahaw Housing Committee or their designate.

4.2 The first and second reading of the drafts shall be completed by the Housing Committee.

4.3 Agreement-In-Principle obtained by Chief & Council

- 4.4 The final draft shall be presented to Band Membership for approval and ratification.
- 4.5 Ratification by the Chief and Council by way of a Band Council Resolution shall be final and binding.
- 4.6 The implementation of the policy

5.0 Policy Amendments

- 5.1 This policy will be subjected to annual reviews.
- 5.2 In the event that there is a requirement for changes, additions, deletions or general updates of this policy, the Kahkewistahaw Housing Committee shall set forth the recommendations to the Chief and Council.
- 5.3 The policy changes shall be presented to the Band Membership for the approval and ratification at the next round of Band Membership meetings.

6.0 Policy Application

- 6.1 This policy shall apply to the Members who Reside off reserve and qualify for the Off Reserve Housing Program
- 6.2 This policy shall only apply to the permanent residence of the member.
- 6.3 The monies from this policy are intended to provide membership with quality housing. It is not the intent that the Members gain financially from this program.
- 6.4 The First Nation reserves the right to set the amount of funds available to each qualifying off reserve member for the Off-Reserve Housing Program. This program is a “one time assistance program”.

7.0 Limits and Procedures

- 7.1 The maximum amount of assistance provided shall not exceed \$10,000.00 (ten thousand dollars). This can be provided by:
 - a) A maximum of \$10,000.00 (ten thousand dollars) to assist with a down payment on the purchase of a home or to pay down the existing mortgage.
 - b) Assistance for renovations, repairs or upgrades to a maximum of \$10,000.00 (ten thousand dollars) to the home that is the Members permanent residence.

- c) Assist in doing a combination of both mortgage payment and renovations to a home owned by a Member. Both costs must still remain under the Maximum limit.
- 7.2 All applications for assistance must complete the required application form. This application form must be accompanied by the required valid documentation and information as set out in the terms and conditions of this policy.
- 7.3 The required application form can be obtained from:
- Kahkewistahaw First Nation Housing Program
Attention; Housing Co coordinator
P.O. Box 609
Broadview, Saskatchewan
S0G 0K0
- Phone number - (306) 696 3291
Fax number (306) 696 3201

8.0 Home Ownership Qualifying Factors and Requirements

8.1 Homeownership Program A

The First Nation shall provide limited financial support that can be applied to the purchase of a quality standard house or applied to pay down an existing mortgage. The amount of the assistance shall not exceed the ten thousand dollars. This payment shall be issued directly to the financial institute.

8.1.1 Required information;

- a) Proof of pre approved mortgage from an accredited Financial Institute.
- b) Proof of Land Titles Search including land description and location
- c) Proof of assessed value of house and lot
- d) Proof of income
- e) Proof of stability at a present address (letter from Landlord or management company)
- f) Completion of off-reserve housing assistance application form

8.1.2 If the mortgage is paid off in full, the member must reside in the home for a minimum of 5 years. Upon the 5 years ending, the member may do what they wish with the home, with no penalties from the Off-reserve housing policy.

- 8.1.3 If the home is sold prior to the 5 years ending, or if the home is sold during the mortgage years of the home, the member must return the amount received from the Off-reserve Housing policy
- 8.1.4 An Off-reserve housing Application form MUST be signed stating that the member agrees with all the terms of the Off-reserve housing policy.

8.2 Homeownership Program B

The First Nation shall provide limited financial support that can be applied to the purchase or put monies down, on behalf of a Member, on a standard quality lower priced home, a Ready To Move home (RTM), or a modular/mobile home. The amount of the assistance shall not exceed the ten thousand dollars. This payment shall be issued directly to the seller or real estate agency.

8.2.1 Required information;

- a) Proof of Land Titles Search including land description and location.
- b) Proof of assessed value of house and lot and or land
- c) Proof of income
- d) Employment History
- e) Proof of stability at a present address (letter from Landlord or Management Company)
- f) Completion of off-reserve housing assistance application form
- g) Name of seller or real estate agency

8.2.2 The First Nation reserves the right to have an inspection done on the property that the Member wishes to purchase. A qualified inspector or journeyman will perform this inspection. This will be done to protect the interest of the Kahkewistahaw First Nation off Reserve Housing Program and the Member.

8.2.3 The member must reside in the home for a minimum of 5 years. Upon the 5 years ending, the member may do what they wish with the home, with no penalties from the Off-reserve housing policy.

8.2.4 If the home is sold prior to the 5 years ending, the member must return the amount received from the Off-reserve Housing policy.

8.2.5 An Off-reserve housing Application form MUST be signed stating that the member agrees with all the terms of the Off-reserve housing policy.

9.0 Renovations Assistance Program Qualifying Factors and Requirements.

9.1 In order to qualify for the Off Reserve Renovations Assistance Program the home owner must submit the following valid documentation:

- a) Completion of off-reserve housing assistance application form
- b) Proof of ownership from the Land Titles Office including land description and location.
- c) Proof of assessed value of house and lot
- d) A report of required renovations submitted by a qualified residential building inspector or Contractor
- e) A certified copy of the building permit from the city, town or municipality for any additions and or developments to the home, if required.
- f) A valid copy of existing home mortgage

9.2 The Off Reserve Housing Program shall consider the following types of renovations and upgrades as qualifiers for the Renovations Assistance Program. The program may not be limited to the following list and each application shall be considered on an individual basis.

- a) Furnace/heating system, hot water heaters.
- b) Repair or replacement or upgrading of sewer/water systems and or septic tanks; in rural areas
- c) Repair or replacements of plumbing systems and necessities
- d) Repair, replacement, additions or upgrades to the electrical wiring;
- e) Structural problems with the foundation or walls
- f) Repair or replacement of roof and steps, windows and doors;
- g) Repair or replacement of cabinets or cupboards
- h) Deterioration caused by normal wear and tear, (wall boarding, painting, floor covering etc).
- i) Damages or problems directly related to improper construction, materials or workmanship.
- j) Additions to or redevelopment of the home and yard. (The development of a basement to meet building code standards, additions or enlargement of rooms, additions of decks or fencing).

**Kahkewistahaw First Nation Off Reserve Housing
Assistance Program**

P.O. Box 609,
Broadview, SASKATCHEWAN S0G 0K0
Ph: (306) 696 3291
Fax: (306) 696 3201

APPLICATION FORM

- All information required and provided on this application will be considered as highly confidential and will be held in strict confidence.

SECTION I

Applicants Full Name: _____

Status Number: _____

Present Address: _____

Telephone Numbers: residence () _____ Work () _____

Next of Kin name _____

Relationship of Next of Kin: _____

Telephone _____

SECTION II

TYPE OF ASSISTANCE REQUIRED

Please check one or more of the following; (if you have checked more than one, please explain in the space provided;)

Down payment assistance for purchase _____
Renovations to an existing home _____
Assistance to pay down an existing mortgage _____

SECTION III

PERSONAL INFORMATION:

Do you presently own your own home? Yes ___ No ___

Length of time at present address _____

Current source of income;

Employed _____

Employer name and address;

Telephone number; () _____

Self-employed _____

Name, address, telephone number and type of business;

Telephone number; () _____

Type of business; _____

Student _____
Name and address of the academic institution;

Telephone number; () _____
Program _____

E.I. ___ Old Age Security ___ Disability ___
Retirement benefits _____
Other ___ (please specify) _____

Employment History;

Please list your place(s) of employment including length of employment for the last 10 (ten) years;

Residence History (if applicable);

Please list the residence address(es) you have occupied as a head of household in the last ten years, beginning with your present address, please include the landlord's name and telephone number **or** address with each entry;

Gross Annual Household Income (please include your spouse's income as well as any Government rebates and child tax benefits); _____

SECTION IV

REQUIRED INFORMATION

The following is a list of the required information for the one time financial assistance;

Home Ownership Program A – (down payments on a home or paying down an existing mortgage)

- ❖ Proof of pre-approved mortgage from an accredited Financial Institute, please include the name, address and telephone number of the institute as well as the name of the person who is in charge of your file.
- ❖ Proof of Land Titles Search or proof of ownership including legal land description and location
- ❖ Proof of assessed value of house and lot.
- ❖ Proof of income
- ❖ Proof of stability at a present address (letter from Landlord or management company) if applicable

Home Ownership Program B – ()

- ❖ Proof of Land Titles Search or proof of ownership including legal land description and location
- ❖ Proof of assessed value of house and lot.
- ❖ Proof of income
- ❖ Proof of stability at a present address (letter from Landlord or management company)
- ❖ Notarized copy of the lease or rent to own agreement.

Renovations or upgrading of present owned home

- ❖ Proof of ownership from the Land Titles Office including land description and location
- ❖ Proof of assessed value of house and lot
- ❖ A report of required renovations submitted by a qualified residential building inspector or Contractor
- ❖ A certified copy of the building permit from the city, town or municipality for any additions and or developments to the home.
- ❖ A valid copy of existing home insurance coverage.
- ❖ Name, address and telephone number of the General Contractor who will be performing the renovations and or upgrades.

Section V
Declaration and Consent

I _____, Status Number _____ declare that

The information and documentation that I have provided on and with this application is true and verifiable.

To the best of my knowledge, I have not provided any information that is misleading or false, and I understand and agree to allow Kahkewistahaw First Nation Housing Department, or it's designate,

the right to access any information pertinent to this application or make any inspection required to make a qualified and unbiased decision on this application.

Signature.

Date.

Print Name