

**ATIKAMEKSHENG ANISHNAWBEK**

**RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM  
AND  
HOME ADAPATIONS FOR SENIORS' INDEPENDENCE**

**PROGRAM POLICY**



*January 2013*

X   
Chief Steven Miller

X   
JJeanne Naponse  
Director of Operations /as per Craig Nootchtai

*Motion #2013-2014-111  
APPROVED BY COUNCIL  
ON JULY 3, 2013*

**TABLE OF CONTENTS**

		<b>Page</b>
<b>Section 1</b>	Background and Purpose of the Policy	1
<b>Section 2</b>	Mission Statement	1
<b>Section 3</b>	Housing Goals	2
<b>Section 4</b>	Definitions	2
<b>Section 5</b>	Policy Administration	3
<b>Section 6</b>	Amendments to the Housing Policy	4
<b>Section 7</b>	Roles and Responsibilities	5
	7.1 Band Members	5
	7.2 Chief and Council	5
	7.3 Housing Committee	5
	7.4 Housing Coordinator	5
	7.5 Appeals and Redress Committee	6
	7.6 Homeowner	6
<b>Section 8</b>	Appeals	6
	8.1 Grounds for an Appeal	6
	8.2 Submitting the Appeal	7
	8.3 Reviewing the Appeal	7
	8.4 Appeal Decision	7
<b>Section 9</b>	Eligibility Criteria – Applicants	8
	9.1 Letter of Interest	8
	9.2 Eligibility – All Applicants	8
	9.3 Additional Eligibility – RRAP Assistance	9
<b>Section 10</b>	Eligible Repairs/Adaptations	9
	10.1 RRAP Repairs	9
	10.2 HASI Adaptations	10
<b>Section 11</b>	Selection Criteria – Priority for Assistance	11
<b>Section 12</b>	Application Process	11
	12.1 Letter of Interest	11
	12.2 Submitting an Application	12
	12.3 Completing an Application	12
	12.4 Receipt and Review of an Application	12
	12.5 Incomplete Application	13
	12.6 Disposal of an Application	13

<b>Section 13</b>	Repair/Adaptation Plan Review	13
<b>Section 14</b>	Confirmation of Eligible Repairs/Adaptations	14
<b>Section 15</b>	Repairs/Adaptations Completed by the Homeowner	15
<b>Section 16</b>	Repairs/Adaptations Completed by a Contractor	15
<b>Section 17</b>	Promissory Note	16
<b>Section 18</b>	Funding	16
	18.1 Forgivable Loan	16
	18.2 Maximum Forgivable Loan Amount	17
	18.3 Release of Funds	17
<b>Section 19</b>	Construction Permit	17
<b>Section 20</b>	Completing Repairs/Adaptations	17
<b>Section 21</b>	Inspections	18
<b>Section 22</b>	Breach of the Promissory Note	18

**APPENDICES**

<b>Appendix A</b>	Notice of an Appeal	19
<b>Appendix B</b>	RRAP/HASI Application	21
<b>Appendix C</b>	Promissory Note	22

Policy Title: **Atikameksheng Anishnawbek RRAP & HASI Program Policy**

Policy #:

Previous Date Reviewed:

Date Approved:

Previous Date Approved:

---

## **1 Background and Purpose of the Policy**

The Residential Rehabilitation Assistance Program (RRAP) is available to eligible Atikameksheng Anishnawbek members if the home they occupy lacks basic facilities or is in need of major repair related to the structural, electrical, plumbing, and heating or fire safety components, and to improve accessibility for disabled persons. The home must be at least five years old and the member must have a Certificate of Possession for the home in order to qualify. The Home Adaptations for Seniors' Independence (HASI) program provides assistance to eligible members for minor home adaptations that shall help members that are 65 years of age and older to perform daily activities in their home independently and safely.

Applicants must provide confirmation of income to confirm eligibility according to the maximum income level for that program. Assistance is available only for the member's primary residence located within Atikameksheng Anishnawbek reserve lands. RRAP and HASI assistance is provided as a forgivable grant. Any work that is completed prior to approval is not eligible.

RRAP and HASI assistance is provided by Canada Mortgage & Housing Corporation (CMHC). This policy applies to all Atikameksheng Anishnawbek members who are defined as eligible to receive assistance under the terms and conditions of this policy. This policy ensures that housing repair assistance is made available to members in a fair and equitable manner and shall benefit the community as a whole.

Chief and Council has reviewed the administration of housing services and have approved this policy to guide the delivery and administration of RRAP and HASI assistance to the community.

## **2 Mission Statement**

To generate and maintain housing stock appropriate to meet the needs of Atikameksheng Anishnawbek membership. The well being of the community is enhanced through safe, secure and affordable housing.

---

Date Approved:

Page 1 of 22

Approval Initials:

### 3 Housing Goals

- 3.1 The goals of the Atikameksheng Anishnawbek RRAP and HASI programs are to:
- a) Address the need and demand for adequate housing by allocating repair assistance in an equitable manner; and
  - a) Protect and extend the life of housing through the application and enforcement of RRAP and HASI program policies.
- 3.2 Priorities within these housing goals are established by Council.

### 4 Definitions

- **“Appeal”** means an option for applicants or homeowners who wish to appeal any decision made under this housing policy. The appeal process provides for a review of information and verification that decisions made were in compliance with the housing policy and community housing goals and priorities.
- **“Appeals and Redress Committee”** means the committee which shall hear an appeal of a housing program decision as submitted by an applicant/homeowner according to the terms and conditions of this housing policy.
- **“Applicant” or “applicants”** means the person(s) applying for assistance through this program.
- **“Arrears”** means rental or other payments owed to Atikameksheng Anishnawbek that are late or overdue.
- **“Atikameksheng Anishnawbek”** means Atikameksheng Anishnawbek or Whitefish Lake First Nation.
- **“Atikameksheng Anishnawbek Reserve”** means the Atikameksheng Anishnawbek reserve lands.
- **“Band” or “the band”** means Atikameksheng Anishnawbek.
- **“Band member” or “member”** means an individual who is a registered status Indian in accordance with the Indian Act and a member of Atikameksheng Anishnawbek.
- **“CMHC”** means Canada Mortgage & Housing Corporation.
- **“Community” or “the community”** means Atikameksheng Anishnawbek.
- **“Council”** means the Atikameksheng Anishnawbek Chief and Council.
- **“Health and safety standards”** means the minimum requirements for housing that are related to public health as defined in the Ontario Public Health Standards and safety and structural efficiency as defined in the Ontario Building Code.

- **“Housing Committee”** means an ad hoc committee set up by Chief and Council to provide advice on specific Atikameksheng Anishnawbek housing delivery and administration activities.
- **“Housing assistance”** means any form of financial assistance or support provided to help meet the housing needs of Atikameksheng Anishnawbek members.
- **“Housing coordinator”** means the band administrative body/unit responsible for delivery and administration of Atikameksheng Anishnawbek housing programs and services as outlined within this housing policy.
- **“National Occupancy Standards”** (NOS) means the number of bedrooms a household requires based on the household size and composition. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple, each non-cohabiting household member 18 years of age and over, same-sex pair of children under age 18, and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.
- **“Promissory note”** means the document signed by the homeowner confirming the terms and conditions under which the RRAP or HASI assistance has been provided.
- **“Qualifying member”** and **“qualifying applicant”** means a band member or applicant who meets the eligibility criteria for housing assistance under this housing policy.
- **“Unit”** means the unit for which the Atikameksheng Anishnawbek receives assistance under this program.
- **“Working days”** means business days between and including Monday to Friday and excluding public holidays and weekend (i.e. Monday to Thursday is four working days).

## 5 Policy Administration

- 5.1 This policy applies to:
  - a) All existing and future housing units located within Atikameksheng Anishnawbek reserve lands; and
  - b) All individuals who have made or will make an application for RRAP or HASI assistance for a unit located within Atikameksheng Anishnawbek reserve lands.
  
- 5.2 The housing coordinator is responsible for the day-to-day administration and enforcement of all housing programs and services.

**6 Amendments to the Housing Policy**

- 6.1 Where amendments to this housing policy are required the housing coordinator shall present proposed amendments to this housing policy to Council for approval.
- 6.2 Proposed amendments shall be posted publicly at the administration office for 30 days and included in the community newsletter to allow for community input.
- 6.3 Council may consult with the housing coordinator and/or band members to discuss the nature of any proposed amendments.
- 6.4 Where the Council approves the policy amendment this shall be noted in the Council meeting minutes. Amendments take effect the date they are approved by Council. The decision of Council shall be final.
- 6.5 Where the policy amendment is approved the housing coordinator shall note the amendment on a policy amendment list in the format noted below; the policy amendment list shall precede the table of contents. Amendments are numbered consecutively by date of approval by Council until such a time that a new issue of the policy is released which contains all of the amendments listed. The reissued policy shall be identified by date and each reissue cancels and replaces all previous issues.
- 6.6 Policy Amendment List

Amendment Number	Approval Date	Description

## 7 Roles and Responsibilities

### 7.1 Band Members

7.1.1 As members of Atikameksheng Anishnawbek each person is encouraged to contribute their views on existing and future housing programs and services.

7.1.2 Band members are encouraged to support implementation and enforcement of the housing policy approved by Chief and Council.

### 7.2 Chief and Council

7.2.1 As elected officials, Chief and Council are the decision-making body of the community and shall have the final decision-making authority for all housing program and services.

7.2.2 Council is responsible to:

- a) Approve strategic plans and all budgets related to the delivery and administration of housing programs and services; and
- b) Ensure all housing programs and services are provided; and
- c) Approve all housing policies and related regulations. When considering new policies or changes to existing policies, Chief and Council shall provide an opportunity for the membership to share their views on such policies; and
- d) Support housing policy enforcement.

### 7.3 Housing Committee

7.3.1 The housing committee shall be an ad hoc committee (set up to carry out a particular task) appointed by Council and be comprised of 6 band members (2 youth aged 18 – 29, 2 adults aged 30-49 and 2 seniors/Elders 50 years of age and older) and 2 portfolio Council members. The Council member that holds the housing portfolio shall act as the Chairperson.

7.3.2 The housing committee shall approve RRAP/HASI applications.

7.3.3 The housing committee shall not be involved in the day-to-day delivery or administration of housing programs and services.

### 7.4 Housing Coordinator

The key responsibilities of the housing coordinator are to:

- a) Administer the RRAP and HASI programs by applying the program policies; and
- b) Review all applications for RRAP and HASI assistance to ensure



- completeness and eligibility; and
- c) Monitor the effectiveness of housing policies and programs; and
- d) Recommend changes in policy as needed and review housing goals and priorities annually; and
- e) Prepare annual and other reports as required to Council on the activities of the housing coordinator; and
- f) Prepare annual budget requests for the approval of Council; and
- g) Plan and carry out community meetings on housing programs or services; and
- h) Provide information and counselling for applicants/homeowner who require assistance in understanding and assuming their housing responsibilities.

7.5 Appeals and Redress Committee

The Appeals and Redress Committee is an independent body comprised of AA members that is at arms length from Council and the housing coordinator. The committee shall hear appeals of a rental housing program decision as submitted by an applicant/tenant according to the terms and conditions of this housing policy.

7.6 Homeowner

The homeowner shall be required to sign a promissory note with the band acknowledging the terms and conditions of the assistance provided and shall be responsible to live up to the conditions of the promissory note.

## 8 Appeals

8.1 Grounds for an Appeal

An applicant/homeowner may appeal a decision made under this housing policy where the appeal falls under one or more of the following categories:

- a) The policy was not applied which impacted the outcome of the decision being appealed; and/or
- b) There was a lack of procedural fairness which impacted the decision being appealed (i.e. any procedural error, improper investigation, or discrimination); and/or
- c) New information has come to light rendering the original decision unreasonable in light of the new information presented; and/or
- d) The policy is unreasonable (i.e. the policy cannot be rationally supported or

there is a defect in the policy which is immediate and obvious).

8.2 Submitting the Appeal

8.2.1 An applicant/homeowner who wishes to appeal a decision made under this housing policy shall submit their appeal in writing to the housing coordinator within five (5) working days of having been advised of the decision which they are appealing.

8.2.2 The applicant/homeowner shall submit a notice of appeal (refer to Appendix A for a copy of the notice). The notice of appeal form is available from the housing coordinator.

8.2.3 The housing coordinator shall acknowledge receipt of the appeal to the applicant/tenant, by telephone to the number provided in the notice of appeal and in writing, within five (5) working days of receipt of the appeal and shall confirm to the applicant/tenant the date of the appeal review.

8.3 Reviewing the Appeal

8.3.1 The Appeals and Redress Committee shall review the appeal within ten (10) working days of receipt of the appeal.

8.3.2 Five (5) working days before the committee meeting to hear the appeal, the housing coordinator shall present the appeal documentation to the Committee and shall confirm the related housing policies and the processes that were followed regarding the decision that is being appealed.

8.3.3 During the committee meeting and where asked to do so, a verbal presentation may be made by the housing coordinator and/or the applicant/homeowner; such individuals shall only be allowed in the meeting for the time needed to make the presentation.

8.3.4 In considering the appeal the committee shall decide whether the decision being appealed was made according to the housing policy, without bias or favoritism and without error in interpretation of the housing policy or community bylaws.

8.4 Appeal Decision

8.4.1 On completion of the review of the appeal, the committee shall provide confirmation of their decision to the housing coordinator within two (2) working days to confirm either:

- a) The decision being appealed has been revised in favour of the applicant/homeowner; or
- b) The housing policy was followed and there are no reasonable

- grounds for an appeal.
- 8.4.2 The housing coordinator shall provide written confirmation to the applicant/homeowner to confirm the committee’s decision regarding the appeal within four (4) working days of the appeal meeting.
  - 8.4.3 The housing coordinator shall take action as advised by the committee regarding the appeal.
  - 8.4.4 Where the committee has confirmed that the decision being appealed has been revised in favour of the applicant/homeowner and where the appeal is based on the grounds that the policy is unreasonable, the committee shall direct the housing coordinator to make an amendment to the housing policy in the matter of the decision being appealed.
  - 8.4.5 The decision of the committee shall be final and no other appeal shall be heard.

**9 Eligibility Criteria - Applicants**

9.1 Letter of Interest

To be eligible for this program an applicant shall have submitted a letter of interest to the housing coordinator (refer to the section on the application process within this policy).

9.2 Eligibility – All Applicants

In order to be eligible an applicant shall meet the following criteria:

- 9.2.1 Shall be a registered member of Atikameksheng Anishnawbek.
- 9.2.2 Shall be 18 years of age or older for RRAP assistance and 65 years of age or older for HASI assistance.
- 9.2.3 Shall complete an application for RRAP/HASI assistance (refer to Appendix B).
- 9.2.4 An applicant shall provide written confirmation of income to confirm eligibility according to the level of their annual gross household income, including income of all occupants of the home. The housing coordinator shall confirm the qualifying income levels, as determined annually by CMHC.
- 9.2.5 The home, for which the applicant is applying for assistance, shall be located within Atikameksheng Anishnawbek reserve lands and shall be

the primary residence of the applicant.

- 9.2.6 An applicant with arrears and/or outstanding accounts (money owing) to the band is not eligible to apply for assistance until either:
- a) The arrears/outstanding accounts have been paid in full; or
  - b) With the exception of an outstanding account related to tenant damage, the applicant has entered into an arrears recovery agreement with the housing coordinator and has paid the agreed upon monthly instalments on the due date of the instalments for a minimum of six consecutive months; or
  - c) Where the outstanding account relates to tenant damage to a band rental unit, this outstanding account must be paid in full.

9.3 Additional Eligibility – RRAP Assistance

In addition to the eligibility criteria noted above, the following eligibility criteria shall also apply for RRAP assistance:

- 9.3.1 The applicant shall demonstrate that they hold a Certificate of Possession on the home that RRAP assistance is being applied for.
- 9.3.2 The following qualifying factors shall be met in order to be eligible:
- a) The home must be at least five (5) years old; and
  - b) The home must have a value below an amount as confirmed by the housing coordinator; and
  - c) The home must be substandard (according to the health and safety standards as noted within the definitions section of this policy) and in need of major repairs in one of the following areas: heating, structural, electrical, plumbing and fire safety; and
  - d) The home may qualify if work is required to help reduce overcrowding.
- 9.3.3 Assistance is available to an applicant only once every 5 years.

**10 Eligible Repairs/Adaptations**

10.1 RRAP Repairs

- 10.1.1 Eligible repairs include:

- a) Major repairs required to bring the home to minimum standards of health and safety including repairs related to structural, electrical, plumbing, and heating or fire safety components; and
  - b) Assistance to address overcrowding (according to the National Occupancy Standards noted within the definitions section of this policy); and
  - c) Repairs to improve accessibility for disabled persons; such repair requests shall be supported by written confirmation of the disability from a certified health professional.
- 10.1.2 Eligible repair costs include:
- a) The cost of repairs, including labour only where the work is completed by a certified contractor; and
  - b) Building permits; and
  - c) Building inspections and/or certificates; and
  - d) Drawings and specifications.
- 10.1.3 Ineligible repair costs include:
- a) Repairs that are required as a result of willful damage or neglect; and
  - b) Work that is carried out before the RRAP application has been approved by the housing committee.

## 10.2 HASI Adaptations

- 10.2.1 Eligible adaptations are items related to a permanent age-related disability and are intended to extend the time that an individual can live in the home independently. The adaptations shall:
- a) Be related to a loss of ability; and
  - b) Be permanently installed or fixed to the home; and
  - c) Improve access to basic facilities within the home; and
  - d) Increase the physical safety for the applicant. Examples of eligible adaptations are handrails in hallways, easy-to-reach work and storage areas in the kitchen, lever handles on doors and grab bars in the bathroom.
- 10.2.2 Eligible adaptation costs include:
- a) The cost of repairs, including labour only where the work is completed by a certified contractor; and
  - b) Building permits; and
  - c) Building inspections/certificates; and
  - d) Drawings and specifications.
- 10.2.3 Ineligible adaptations costs include:

- a) Supportive care and portable aids, such as walkers and household appliances; and
- b) Repairs, alterations or adaptations not related to the resident's loss of ability; and
- c) Work that is carried out before the HASI application has been approved by the housing coordinator.

## 11 Selection Criteria – Priority for Assistance

Assistance shall be granted to eligible applicants on a first-come, first-served basis to the maximum of funding available.

## 12 Application Process

### 12.1 Letter of Interest

- 12.1.1 A band member who is interested in applying for RRAP or HASI assistance shall submit a letter of interest to the housing coordinator every year, after January 1<sup>st</sup>, in order to be considered.
- 12.1.2 The letter of interest, which must be signed and dated, must include the following:
  - a) The band member's full name; and
  - b) The band member's full mailing address; and
  - c) The band member's telephone contact information; and
  - d) The band member's Atikameksheng Anishnawbek band registry number; and
  - e) Confirmation of the type of assistance being applied for (e.g. RRAP or HASI).
- 12.1.3 Within 30 days of receipt of the letter of interest, the housing coordinator shall send a written notice to the band member to confirm that they have been added to the housing list and the period of time they shall remain on the list.
- 12.1.4 Where the applicant does not receive assistance during the calendar year and is still interested in receiving assistance, the band member is responsible to complete and submit a new letter of interest annually after January 1<sup>st</sup> of each year.
- 12.1.5 The housing coordinator shall maintain an historical record of the letters of interest submitted by band members.

12.1.6 After December 31<sup>st</sup> of each year, and within 60 days, the housing coordinator shall dispose of all letters of interest being held in a secure manner (i.e. shredding).

12.2 Submitting an Application

12.2.1 When RRAP or HASI assistance is available the housing coordinator shall forward an application to band members who have submitted a letter of interest (refer to Appendix B for a copy of the application).

12.2.2 The housing coordinator shall confirm the deadline for the band member to return the completed application.

12.3 Completing an Application

As part of completing the application, an applicant:

12.3.1 Shall provide written verification of gross household income (e.g. letter from current employer/pay stubs, EI or pension benefits statements, and/or Canada Revenue Agency notice of assessment, or T-4/T-4E) in order to confirm eligibility according to the maximum income level for the program.

12.3.2 Shall authorize an inspection of the unit and/or property to confirm eligibility of the application for assistance.

12.3.3 Where repairs are requested to improve accessibility for disabled persons such repair requests shall be supported by written confirmation of the disability from a certified health professional.

12.4 Receipt and Review of an Application

12.4.1 An application shall be received at the band administration office and entered into the central registry system by date received. The application shall be passed to the housing coordinator.

12.4.2 Within 10 days of receipt of the application, the housing coordinator shall review the application to:

- a) Confirm the application is complete and includes all of the required information; and
- b) Confirm eligibility in accordance with the housing policy; and
- c) Provide written notification to the applicant to confirm or comment on eligibility; and
- d) Where the application is eligible and complete the housing coordinator shall enter the application on the wait list for assistance.

- 12.4.3 The housing coordinator shall keep a written record of its application review and the reasons for acceptance or rejection based on eligibility and completeness of the application.
- 12.4.4 In advance of the housing committee meeting to review/approve applications the housing coordinator may contact the applicant to confirm the applicants' eligibility and the eligibility of the requested repairs/adaptations.
- 12.4.5 The housing coordinator shall submit the applications (band member names shall be removed) to the housing committee for approval.
- 12.4.6 The housing coordinator shall maintain the applicant file in a secure location (i.e. central registry) with access only by authorized representatives of the band.

**12.5 Incomplete Application**

An incomplete application (not fully completed as required and/or supporting documentation not included) or an application that is unreadable shall be either:

- a) Returned to the applicant; or
- b) The housing coordinator may contact the applicant to confirm the information required to complete the application. The housing coordinator shall confirm the deadline for the applicant to provide the missing information. Any incomplete applications held by the housing coordinator shall be considered inactive until such time as the applicant provides the missing information.

**12.6 Disposal of an Application**

After December 31<sup>st</sup> of each year, and within 60 days, the housing coordinator shall dispose of all applications being held in a secure manner (i.e. shredding).

**13 Repair/Adaptation Plan Review**

The applicant shall have submitted a repair/adaptation plan and estimated budget to the housing coordinator with the application. The housing coordinator shall arrange for North Shore Tribal Council (NSTC) Technical Services to review the plan and confirm to the housing coordinator all of the following:

- 13.1 The eligibility of the RRAP repairs/HASI adaptations according to this housing policy.



- 13.2 For a RRAP application, NSTC shall confirm the age of the home and whether the home is substandard and in need of major repair in one of the following areas: heating, structural, electrical, plumbing and fire safety.
- 13.3 Which aspects of the repairs/adaptations shall be completed by a qualified contractor or equivalent; such items may include work to repair/replace:
  - a) Building structure (e.g. foundation, exterior walls, roof structure); and
  - b) Building envelope (e.g. exterior finishes, windows, exterior doors, roof shingles); and
  - c) Mechanical systems (e.g. heating and electrical systems, interior plumbing and waste water systems); and
  - d) Occupant health and safety (e.g. uneven or damaged flooring, damaged hardware on doors, windows).
- 13.4 Whether the scope of the repairs/adaptations requires the work to be completed by a general contractor.
- 13.5 That the repair/adaptation plan meets, at a minimum, the current version of the Ontario Building Code.

#### **14 Confirmation of Eligible Repairs/Adaptations**

- 14.1 Based on the information confirmed by the housing coordinator through the verification of income, the repair/adaptation plan review by NSTC and other information provided with the application, the housing coordinator shall confirm in writing to the applicant:
  - a) Any changes required to the repair/adaptation plan as a result of the NSTC review. The applicant shall ensure that such changes are incorporated into the final plan that is submitted to the housing coordinator with the final quotation for repairs/adaptations; and
  - b) The eligible repairs/adaptations to be included as part of the RRAP/HASI forgivable loan; and
  - c) Whether the scope of the repairs/adaptations requires the work to be completed by a general contractor or contractor; and
  - d) The maximum forgivable loan amount that shall be provided; and
  - e) The timeframe (deadline) within which the applicant shall provide the housing coordinator with final quotes for materials and/or the final contractors fixed price contract.

- 14.2 Where the cost of the repair/adaptation project exceeds the maximum forgivable loan amount, the applicant shall confirm to the housing coordinator whether they are able to provide the additional funding from their own sources. Where the applicant is unable to do so, the application may be cancelled.

## **15 Repairs/Adaptations Completed by the Homeowner**

- 15.1 Where the housing coordinator has confirmed that aspects of the repairs/adaptations can be completed by the applicant, the applicant shall obtain final quotes for building supplies/materials from a retail building supply store.
- 15.2 The applicant shall arrange for an in-person meeting with the housing coordinator to provide the final quotes for building supplies/materials, to review the roles and responsibilities of the band and the applicant and to sign the promissory note.
- 15.3 The applicant/homeowner shall not be paid for their labour.

## **16 Repairs/Adaptations Completed by a Contractor**

- 16.1 Where the housing coordinator has confirmed that aspects of the repairs/adaptations are to be completed by a contractor or a general contractor, the applicant shall obtain a fixed price contract quotation from a contractor to complete the repairs and provide the quotation to the housing coordinator. The contract quotation shall include all of the following:
- a) The contractor's current Workplace Safety and Insurance Board coverage; and
  - b) The contractor's current general liability and comprehensive liability insurance coverage; and
  - c) Where the repairs include repair of utility services (e.g. electrical, water supply, waste water/septic services) these costs shall be included. Repairs to water and waste services shall be approved by the band and must meet all applicable codes and regulations; and
  - d) Agreement that all work shall be in accordance with, at a minimum, the current version of the Ontario Building Code, Atikameksheng Anishnawbek construction standards, bylaws, codes, regulations and policies specifying building or other standards and any other bylaws codes and regulations applicable to the project; and

- e) Confirmation that the contractor shall be able to cover costs as an advance prior to completion of repairs/adaptations is prohibited.
- 16.2 The applicant shall arrange for an in-person meeting with the housing coordinator to provide the final fixed price contract, review the roles and responsibilities of the band and the applicant and to sign the promissory note.

**17 Promissory Note**

- 17.1 The promissory note is the document signed by the homeowner confirming the terms and conditions under which the assistance shall be provided. The promissory note confirms the period of time that the homeowner must continue to occupy the unit in order for the loan amount to be earned (and not repaid).
- 17.2 The promissory note is administered in accordance with the terms outlined in the promissory note, this housing policy and the applicable Atikameksheng Anishnawbek laws and regulations. A copy of the promissory note is included in Appendix B.
- 17.3 The promissory note shall be signed by the housing coordinator and the homeowner prior to any repair work taking place. The housing coordinator shall complete an in-person meeting with the homeowner to explain all aspects of the program and the promissory note. The housing coordinator shall review the responsibilities of the band, all rules imposed on the homeowner, consequences for breach of the promissory note and the housing policy. A record of this meeting shall be made and retained on the homeowner file.
- 17.4 On execution of the promissory note, the housing coordinator shall provide to the homeowner a copy of the promissory note no later than 21 days after the promissory note was entered into.

**18 Funding**

- 18.1 **Forgivable Loan**  
Funding is provided by CMHC to the homeowner as a fully forgivable loan, subject to the terms and conditions of the promissory note. A forgivable loan means that the loan does not have to be repaid as long as the following conditions are met:

- a) RRAP assistance – The homeowner continues to live in the home that was repaired during the loan forgiveness period (up to 5 years); or
- b) HASI assistance – If the applicant is the homeowner, they must continue to own and occupy the home for at least six (6) months after the work is done. If the applicant is a landlord, they must agree that the work shall not result in a rent increase.

18.2 Maximum Forgivable Loan Amount

- 18.2.1 The maximum forgivable loan amount is determined by CMHC.
- 18.2.2 Where the repair/adaptation project costs exceed the forgivable amount, the applicant shall be responsible to pay these costs from their own funds.

18.3 Release of Funds

- 18.3.1 Prior to release of funds:
  - a) The homeowner shall execute the promissory note; and
  - b) An inspection shall be completed by North Shore Tribal Council (NSTC) Technical Services to confirm that the repair/adaptations have been completed according to the Ontario Building Code. A copy of the inspection report shall be provided to the housing coordinator.
- 18.3.2 Only one payment shall be made.
- 18.3.3 Funds shall be disbursed to the homeowner.

**19 Construction Permit**

- 19.1 Where required to do so the homeowner shall apply to the housing coordinator for a housing construction/renovation permit.
- 19.2 The housing coordinator band shall issue a building permit within the guidelines of the First Nation Sustainable Development Standards.

**20 Completing Repairs/Adaptations**

- 20.1 On receipt of written confirmation of eligible repairs/adaptations from the housing coordinator and after having signed the promissory note, the homeowner shall proceed with the repairs/adaptations and shall be responsible to arrange and pay for an inspection in a timely manner (refer to the section on inspections within

this housing policy).

- 20.2 The homeowner shall ensure that repairs/adaptations shall be completed no later than 6 months from the start of work unless the homeowner receives written approval from the housing coordinator for additional time to complete the work. Failure to complete the work within the agreed upon period may result in cancellation of the RRAP/HASI assistance.
- 20.3 The homeowner shall permit the inspector access to the unit and/or property at all reasonable times to carry out the required inspection(s).

## **21 Inspections**

The homeowner shall arrange and pay for inspections in a timely manner, as follows:

- a) North Shore Tribal Council (NSTC) Technical Services, or the authority having jurisdiction (i.e. Health Canada for septic systems), is to carry out all inspections. NSTC shall provide the applicant with a written inspection report and photographs to demonstrate all aspects of the required stage of completion; and
- b) Inspections of all building construction and renovation, water supply and plumbing, waste disposal, and electrical installations shall be carried out by certified personnel at appropriate stages of construction to ensure compliance with standards of construction as referred to within this housing policy; and
- c) Inspections shall be performed in accordance with the current version of the Ontario Building Code, Atikameksheng Anishnawbek construction standards, bylaws, codes, regulations and policies specifying building or other standards; any other bylaws codes and regulations applicable to the project.

## **22 Breach of the Promissory Note**

Where the homeowner has breached (failed to meet any term of) the promissory note they shall repay the amount of the loan, less any forgiveness earned to the date of the breach, as set out in the promissory note.

**APPENDIX A – NOTICE OF AN APPEAL**

**Notice of an Appeal  
Atikameksheng Anishnawbek Housing Programs and Services**

*Page 1 of 2*

**To:** Housing Coordinator  
Atikameksheng Anishnawbek  
25 Reserve Road  
Naughton, ON P0M 2M0

**From:**

Name of applicant(s)/ homeowner(s):	_____
Address:	_____
Phone Number(s):	_____
Date of decision being appealed:	_____
Description of the decision being appealed:	_____ _____ _____ _____

An individual applying for housing assistance or homeowner having received assists may appeal a decision made under the housing policy. The appeal must be based one or more of the grounds for an appeal noted on page 2 of this form. If you have any additional documentation to support the appeal please note this in the space provided below and attach to this form. A copy of the housing policy on which the housing decision was based is available from the housing coordinator.

**Important:** An applicant/homeowner who wishes to appeal any decision shall submit their appeal in writing to the housing coordinator within five (5) working days of having been advised of the decision.

**Notice of an Appeal**  
**Atikameksheng Anishnawbek Housing Programs and Services**

*Page 2 of 2*

Grounds for an Appeal:

I/we submit this appeal on the following grounds (please check one/all that apply):

- The housing policy was not applied which impacted the outcome of the decision being appealed; and/or
- There was a lack of procedural fairness which impacted the decision being appealed (i.e. any procedural error, improper investigation, or discrimination); and/or
- New information has come to light rendering the original decision unreasonable in light of the new information presented; and/or
- The policy is unreasonable (i.e. the housing policy cannot be rationally supported or there is a defect in the policy which is immediate and obvious).

Additional Information to support the appeal is included, as noted below, and is attached:

---

---

**Delivery of the Notice to Appeal**

I/we have delivered this notice to Atikameksheng Anishnawbek (please check one):

- In person to the housing coordinator; or
- By registered mail with the delivery date to be within five (5) working days after having been advised of the decision.

\_\_\_\_\_  
Applicant/Homeowner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant/Homeowner Signature

\_\_\_\_\_  
Date

*The housing coordinator shall confirm receipt within four working days of receipt of the appeal and shall confirm the anticipated date of review of the appeal.*

---

Date Approved:

Page 20 of 22

Approval Initials:

**APPENDIX B – RRAP/HASI APPLICATION**

---

Date Approved:

Page 21 of 22

Approval Initials:



APPENDIX C – PROMISSORY NOTE

---

Date Approved:

Page 22 of 22

Approval Initials: