

Good Day Community members

This pamphlet is to show case programs and services offered by Upper Nicola's Housing department. If any of the following topics interest you or you would like to apply for any funded programs, please contact the housing department to discuss further.




Upper Nicola is located 45 km east of Merritt and 90 km south of Kamloops and is approximately 30,848 acres. Currently there are 139 homes on the reserve and the housing department oversees 17 rental units, 14 rent to own units and 5 band owned rental units.




















The Upper Nicola Housing department utilizes four housing policies named the following: Rental Policy & Procedures, Rent to Own Policy & Procedures, Privately Owned Policy & Procedures, lastly the Market Based Policy & Procedures.

Upper Nicola Band

Rental Housing
Policy and Procedures



Upper Nicola

 Upper Nicola		Band Council Resolution						
The Council of the Upper Nicola Band	BCR Chronological No.: 2016-03-17-05							
Physical: 2225 Village Road, Douglas Lake, BC Mailing: Box 3700, Merritt, British Columbia V0K 1S0	File Reference (if available):							
Date: March 17, 2016								
<p>WHEREAS the Upper Nicola Band Housing mandates are to provide adequate and safe housing for the use of its members, to ensure that current building standards are met, and to ensure that financing, both existing and new construction, and housing responsibilities of community members are met.</p> <p>WHEREAS, Upper Nicola Band engaged Turtle Island Associates to assist to update existing Housing Policies under the capacity development initiative of the First Nation Market Housing Fund initiative.</p> <p>WHEREAS Upper Nicola Band will replace the Upper Nicola Band Housing Policy, approved July 4, 2013 with new policies:</p> <ol style="list-style-type: none"> 1. Rent – to own Housing Program Policy and Procedures 2. Rental Housing Policy and Procedures 3. Market Based Housing Policy and Procedures 4. Private Ownership Policy and Procedures <p>WHEREAS the Upper Nicola Band Housing Policies are consistent with the Upper Nicola Band Vision "A strong flourishing community in harmony with our Tsin".</p> <p>THEREFORE BE IT RESOLVED that we accept the following Upper Nicola Band Housing Policies:</p> <ol style="list-style-type: none"> 1. Rent – to own Housing Program Policy and Procedures 2. Rental Housing Policy and Procedures 3. Market Based Housing Policy and Procedures 4. Private Ownership Policy and Procedures <p>as presented on March 17, 2016.</p>								
<p>A quorum for this Band consists of (5) FIVE</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; text-align: center;">  Chief Harvey MacDonald </td> <td style="width: 33%; text-align: center;">  Councilor Brian Holmes </td> <td style="width: 33%; text-align: center;">  Councilor David Lindsey </td> </tr> <tr> <td style="width: 33%; text-align: center;">  Councilor Dennis MacDonald </td> <td style="width: 33%; text-align: center;">  Councilor Wallace Michel </td> <td style="width: 33%; text-align: center;">  Councilor George Saddleman </td> </tr> </table>			 Chief Harvey MacDonald	 Councilor Brian Holmes	 Councilor David Lindsey	 Councilor Dennis MacDonald	 Councilor Wallace Michel	 Councilor George Saddleman
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Background and Purpose of the Policy

The housing mandates of the Upper Nicola Band are to provide adequate and safe housing for the use of its members, to ensure that current building standards are met, and to ensure that financing, both existing and new construction, and housing responsibilities of community members are met.

The purpose of the rental housing program, hereinafter referred to as the rental program, for the Upper Nicola Band is to provide band members with accommodation that meets health, safety and minimum property standards. This housing policy shall guide the delivery and administration of rental housing to ensure housing assistance is made available to band members in a fair and equitable manner.

Upper Nicola Band constructed these units using Upper Nicola Band resources and funding from Indigenous and Northern Affairs Canada (INAC) and through Canada Mortgage & Housing Corporation's (CMHC) Section 95 housing program. For the Section 95 rental unit, Upper Nicola Band enters into an operating agreement with CMHC; under this agreement CMHC provides Upper Nicola Band with a monthly subsidy to assist with mortgage repayment and on-going operating costs until the mortgage is paid in full. In return Upper Nicola Band is responsible to make monthly payments to repay the loan.

The band member occupies the unit as a tenant and pays rent to help cover the ongoing unit operating costs. Upper Nicola Band provides a subsidy from own source revenues to cover the difference between rental revenue from the tenant and the subsidy on the Section 95 units.

This policy applies to all Upper Nicola Band rental units located within Upper Nicola Band lands. Chief and Council have approved this policy to guide the delivery and administration of this housing program.

Policy Objectives

The objectives of the rental housing program policy are to:

- a) Address the need and demand for housing by allocating rental housing in a fair and equitable manner; and
- b) Protect and extend the life of rental housing through the application and enforcement of maintenance, repair, inspection, and insurance policies; and
- c) Share the responsibility for rental housing between Upper Nicola Band and the tenant.

Policy Administration

This policy applies to:

- All existing and future rental housing units located within Upper Nicola Band lands; and
- All individuals who have made or shall make an application for rental housing within Upper Nicola Band lands; and
- All individuals currently occupying a rental unit.

The housing department is responsible for the day-to-day administration and enforcement of all housing programs and services.

The following image is the housing application checklist.

this will better explain on what you will need to submit with your housing application. If interested, please book a meeting with housing to discuss.

Are the following attached to your application? Please place check mark on completed actions.	Where to find on policy	Rental
Copy of status card or proof you are a Guardian of an UNB member child/ren under the age of 18.	Section 8.a	
Complete rental application.	Section 8.c	
Proof of Dependents e.g. Child Tax Benefit	Section 8.e	
Written verification income e.g. current Canada Revenue Agency assessment.	Section 8.e	
Completed a Affordability Analysis	Section 8.e	
Letter from UNB Finance Department stating you have no arrears in the past 12 months.	Section 8.f	
Letter of reference from past employer, past landlord, or personal	section 9.2.2 (a) (b)	
Answer the Housing questionnaire	N/A	

Are the following attached to your application? Please place check mark on completed actions.	Where to find on policy	Rent to Own
Copy of status card or proof you are a Guardian of an UNB member child/ren under the age of 18.	Section 8.a	
Complete rental application.	Section 8.c	
Proof of Dependents e.g. Child Tax Benefit	Section 8.e	
Written verification income e.g. current Canada Revenue Agency assessment.	Section 8.e	
Completed a Affordability Analysis	Section 8.e	
Letter from UNB Finance Department stating you have no arrears in the past 12 months.	Section 8.f	
Completed Credit Report/Score	Section 8.g	
Letter of reference from past employer, past landlord, or personal	section 9.2.2 (a) (b)	
Answer the Housing questionnaire	N/A	

Needs Assessment – Priority for Rental Housing

The housing department shall complete a needs assessment for each eligible application to determine priority for rental housing. Priority is determined based on consideration of family size, current living conditions and other conditions as established by UNB. The results of the assessment shall be considered for each application within the group of applicants for the available unit(s). The Canadian National Occupancy Standard (CNOS) assesses the bedroom requirements of a household based on the following criteria:

- There should be no more than 2 persons per bedroom.
- Children less than 5 years of age of different sexes may reasonably share a bedroom.
- Children 5 years of age or older of opposite sex should have separate bedrooms.

- Children less than 18 years of age and of the same sex may reasonably share a bedroom; and
- Single household members 18 years or older should have a separate bedroom, as should parents or couples.

Eligibility Criteria

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

- a) An applicant shall be a registered member of Upper Nicola Band according to the Upper Nicola Band Membership List or the guardian of Upper Nicola Band member children under the age of 18. Where an applicant is a couple, one shall be a registered member of Upper Nicola Band; or employee of Upper Nicola Band; and
- b) An applicant shall be 18 years of age or older; and
- c) An applicant shall complete an application for rental housing; and
- d) An applicant shall meet the family size required for the available unit (i.e., a single

- person shall not be considered for a three-bedroom home); and
- e) An applicant shall confirm their ability to manage the financial responsibilities of a unit by providing written verification of income (current Canada Revenue Agency assessment) and confirmation of debts and monthly expenses and shall complete an affordability analysis with the housing department to confirm their ability to afford the financial responsibilities associated with the rental unit; and
 - f) An applicant shall confirm that there are no current arrears or outstanding payments on accounts (e.g., housing/rent payments, loans, or other services) and that there have been no arrears or outstanding payments on such accounts for a minimum twelve consecutive month period prior to consideration of their application. This will be confirmed in writing by the UNB finance department and obtained by the applicant.

Application Process

Submitting an Application

An application for rental housing shall be accepted year-round.

A completed application must be submitted to the Upper Nicola Band. The application is to be submitted by mail or by hand. An application submitted by hand shall be presented to the Upper Nicola Band office.

Completing an Application

As part of completing the application, an applicant shall:

1. Provide proof of band membership or employee of Upper Nicola Band.
2. Provide one letter of reference as follows:
 - a) A letter of reference from their most recent landlord that confirms compliance with the rental tenancy

agreement (e.g., no rental tenancy agreement violations where notice to correct or vacate was issued) for a consecutive 12-month period. Where a formal rental tenancy agreement is not in place the applicant can supply a reference with which the housing department can confirm the applicant's ability to effectively manage the financial and physical responsibilities of occupying a unit as a tenant. An application with history of non-compliance shall not be eligible; or
b) A character reference from a reliable source (i.e., an employer).

3. Provide written verification of income for all household members. Verification shall be provided through the current Canada Revenue Agency notice of assessment for each household member or, the most recent three month's pay stubs.

4. Complete all housing forms in order to confirm, no arrears owing to Upper Nicola Band, ability to manage the monthly rental payments and other associated housing costs or charges, and to provide current living conditions See Appendixes.

Market Based Housing Program

Another housing program Upper Nicola Housing department utilizes is the Market Based Housing program. If interested, please book a meeting with housing to discuss.

This program has three sections and any UNB member can utilize for private homes on UNB land lots.

There are 2 approval stages to get you ready to build, purchase, or renovate.

1. Approval by UNB.
2. Approval of your loan with a Lender.

Are you interested in home ownership?

Do you have stable employment, good credit rating, income to support a mortgage and moderate debt load?

By meeting the program criteria, you may qualify for a home mortgage with UNB's guarantee.



The People of Upper Nicola Band, with unity and respect of traditional values are creating an environment that promotes a higher quality of life for all.

Types of Housing Loans Available:

	Build	Purchase	Renovate
Maximum Loan	\$300,000	\$300,000	\$50,000
Maximum Amortization	25 years	25 years	10 years
Cash Down Payment	5%	5%	n/a
UNB Fee	1%	1%	1%
Life Insurance	Mandatory	Mandatory	Mandatory
House Insurance	Mandatory	Mandatory	Mandatory
UNB holds CP or TLH	Mandatory	Mandatory	Mandatory
Debts owed to UNB	Must be zero	Must be zero	Must be zero
Renovations	n/a	Yes	n/a
Inspections	Mandatory	Mandatory	Mandatory
CMHC Loan Insurance	Mandatory	Mandatory	Mandatory
General Contractor	Mandatory	Mandatory	Mandatory

UNB's partner:

First Nations Market Housing Fund
www.fnmhf.ca



Participating Lenders:

Bank of Montreal
Peace Hills Trust

New Construction

Build your own house to your preference on approved UNB land lot.

In this section of the program Max Loan \$300,000 for Max Amortization 25 years, Down payment 5% cash, and 1% UNB Fee.

New Purchase

This section you can purchase an existing house from UNB Member but keep in mind that renovations needed must be included in the loan.

Or you could New purchase a module and place on approved UNB land lot. Max Loan \$300,000 for Max Amortization 25 years, Down payment 5% cash and UNB Fee 1%.

Renovations

Renovate your own home to suit your style and needs. In this section of the program Min Loan \$5,000, Max Loan \$50,000, Max Amortization 10 years, Down payment \$0, and UNB Fee 1%.

The Housing department makes use of 18 Appendixes labeled by letter starting with A to R. The following will be a simple text of all appendixes and will attach appendixes N, P, and Q for public use.

Appendix A –
Rental Tenancy
Agreement letter

Appendix B –
Rental Candidacy
Application

Appendix C –
Homeownership
Agreement

Appendix D –
Subletting
Agreement

Appendix E –
Rental Arrears
Recovery
Agreement

Appendix F –
Affordability
Analysis

Appendix G –
Renovations
Contract (\$1,000
or Greater)

Appendix H –
Move In-Out
Inspection

Appendix I – Unit
Condition
Inspection

Appendix J –
Notice of
Inspection

Appendix K –
Notice of Eviction
for Non-Payment
of Rent & Arrears

Appendix L –
Notice of Eviction
for Cause

Appendix M –
Notice for
Corrective Action

Appendix N –
Contractor’s
Application Form

Appendix O –
Tenant Complaint
Report

Appendix P –
Request for
Maintenance

Appendix Q –
Policy Amendment
Request Proposal

Appendix R –
Social Assistance
Information
Release Form.

Affordability Analysis Appendix F

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As part of the Upper Nicola Band housing program, tenants must make monthly payments. They may also be responsible for housing costs they may not be required to make in their current accommodation (i.e., heating, insurance, repairs, etc.). An affordability analysis is an important part of the application package so that both the housing department *and* the applicant can determine whether the applicant can afford to make the required housing payment and pay for other related housing costs. The housing staff should assist the applicant to complete this form.

Step 1 – Confirm Monthly Household

Income

Ensure the applicant includes the net household income (after deductions) from all sources of all adult members who will be

living in the unit. The exception is income earned by dependants who are attending school full-time.

Step 2 – Confirm Monthly Housing Expenses

Important – Complete this section of the affordability analysis before the interview!

This information should be based on the past year's average operating costs for the unit that the applicant is applying for, or similar costs (i.e. average heating costs).

Step 3 – Confirm Non-Housing Expenses

Have the applicant review and fill in each item on the list to ensure they are considering all non-housing expenses.

Step 4 – Affordability (amount remaining)

Take the net monthly income from Step 1, then deduct the monthly amount of

housing expenses noted in Step 2, then deduct the applicant's non-housing monthly expenses from Step 3. This will demonstrate to the applicant whether they can afford the monthly housing payment and other related housing costs *and* their current non-housing expenses.

Step 5 – Total Expenses as a Percentage of Income

This final step will confirm whether the applicant meets the Upper Nicola Band eligibility requirement regarding affordability; applicants must have an expense-to-income ratio of .90% or less. If the remaining amount is low or a negative figure, schedule a visit with the client counsellor to discuss options to increase the level of affordability.

AFFORDABILITY ANALYSIS

What Housing Costs Can I Afford?

Applicants Name: _____ Name
of Spouse _____

Housing Unit #: _____ Date of
Interview: _____

Step 1 Determine Monthly Household Joint Income

List the regular NET monthly income (after deductions) for all permanent adult members of the household who will be living in the unit.

<u>Net Monthly Joint Income</u>	Average monthly joint income amount
Net employment income (after taxes and deductions)	\$
Social Assistance benefits	\$
Pension benefits	\$
Employment insurance benefits	\$

Alimony, child support	\$
Child Tax Benefit	\$
Universal Child Care Benefit	\$
GST/HST Tax benefit	\$
Education Funding	\$
Other income	\$
Total net monthly income	\$

Step 2 Expected Monthly Housing Expenses

This section will be completed with a representative of the housing department who will give you the average housing costs you can expect to pay based on the average costs for the type of housing you have applied for.

Expected Housing Related Expenses	Average Monthly Amount
Rent/mortgage/occupancy charge, maintenance fee, loan payment	\$
Utilities (if paid separately including hydro, water/sewer, garbage pick-up, etc.)	\$
Insurance	\$
Repairs and maintenance	\$
Other costs (specify)	\$
Total housing-related expenses	\$

AFFORDABILITY ANALYSIS

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Step 3 Determine Non-Housing Expenses

Now calculate all your current monthly non-housing expenses.

<u>Current Non-Housing Expenses</u>	Average monthly amount
Groceries	\$
Clothing	\$
Child care, school/sporting fees and related expenses	\$
Phone, cable, internet	\$
Insurance (house, car, medical)	\$
Car/truck loan payment	\$
Gas and other transportation costs including car repairs	\$
Personal loan payments	\$
Credit card payments	\$
Entertainment	\$
Other debts	\$
Savings	\$
Total Monthly Non-Housing Expenses	\$

Step 4 Affordability (Amount remaining)

Total net monthly income from Step 1		\$
Total monthly housing expenses from Step 2	Minus	\$
Amount available for monthly non-housing expenses	Equals	\$
Total non- housing-related expenses from Step 3	Minus	\$
Difference	Equals	\$

Request for Maintenance Appendix P

This Appendix P form is utilized by private homeowners & tenants who reside on Upper Nicola Band Land lots and would like to request repairs/maintenance funds.

Upper Nicola Housing department will keep the form on file up to 12 months or less if funding is obtained. If not and passed 24 months, it will be up to the private homeowner to resubmit their Appendix P form or submit a new form. If you or some one you know that are in need of this form, please contact the housing department to request the form to be either: emailed or dropped off. This form is also posted every 90 days in the Upper Nicola Community Newsletter.



**APPENDIX P – Upper Nicola Indian Band
REQUEST FOR MAINTENANCE/ REPAIRS**

NAME _____
ADDRESS _____
YEAR BUILT _____ PHASE _____
PHONE # _____ CELL # _____
DATE _____
REFERRED BY: _____ IN PERSON x BY PHONE | _____

TYPE OF MAINTENANCE/ REPAIRS REQUESTED.

REFERRED TO: _____
YOUR NAME : _____
TIME: _____
FOLLOW UP: _____



Appendix Q – Policy Amendment Proposal

BACKGROUND AND PURPOSE

Policy Issue		Policy Reference	
Date of C&C Meeting		Briefing Note No	
Presenter		Department	
Purpose	1 st Reading	2 nd Reading	
	3 rd Reading and Motion	Execution	
The following people were consulted:			
✓ for Yes	Who? (if applicable)	When? (if applicable)	Where? (if applicable)
	Community Membership		
	Legal		
	Finance Officer		
	Social Development Officer		
	Housing Manager		
	Band Manager		
	Other: _____		
	Other: _____		
	Other: _____		

POLICY AMENDMENT PROPOSAL

Proposed Change	
Reason for Proposed Change	
Anticipated Opposition to Proposed Change (Explain Reason)	

EFFECTED PEOPLE AND PROPERTIES

EFFECTED PEOPLE (if applicable)			
Name		Status Card # (if applicable)	
Position on Issue			
EFFECTED PROPERTIES (if applicable)			
Land Holdings		Street Address	

DOCUMENT/SUPPORTING INFORMATION

Doc #	Name of Document	Date of Document	Relevant Sections to the Issue at Hand
1.			
2.			
3.			
4.			

Housing Department

The key responsibilities of the housing department are to:

- a) Deliver and administer the rental housing program by applying and enforcing the program policy; and
- b) Review all applications for rental housing to ensure completeness and eligibility; and
- c) Review applicable housing policy with tenant before signing rental tenancy agreement.
- d) Carry out or oversee repairs and maintenance that are the responsibility of UNB in a cost-effective manner; and
- e) Monitor the effectiveness of housing policies and programs; and
- f) Recommend changes in policy as needed and review housing goals and priorities annually; and
- g) Prepare annual and other reports as required; and
- h) Plan and carry out community meetings on housing programs or services; and
- i) Provide information and counselling for

tenants who require assistance in understanding and assuming their housing responsibilities.

Tenant Selection Committee

The tenant selection committee consists of one UNB senior manager, an Elder and one member of Council. The key responsibilities of the tenant selection committee are to:

- a) Follow criteria to select tenants in a fair and equitable manner and which meets the criteria as set out in the housing policy; and
- b) Select eligible tenants for rent to own housing as described within this housing policy.

If a member of the tenant selection committee is in a conflict of interest, an alternate will be designated.

Tenant

The key responsibilities of the tenant are to:

- a) Sign a rental tenancy agreement and meet the conditions of the agreement which include, but are not limited to, arranging for a transfer of utilities (i.e., hydro) for the unit prior to occupancy, making monthly rent payments, paying other housing charges as required, correcting tenant damage and keeping the unit and property free of health and safety hazards; and
- b) Carry out maintenance and repairs as detailed in the rental tenancy agreement and/or notify the housing department of any required maintenance or repairs that are the responsibility of UNB; and
- c) Inform the housing department of all planned absences from the unit; and
- d) Not interfere with or unreasonably disturb a neighboring occupant and not jeopardize the health or safety or lawful right of a neighboring occupant or UNB.

- e) Inform the housing department with current information with at least one of the following contact sources such as home phone, cell phone, email address, or Facebook.

If you would like to contact the housing department, please call or email UNB Housing Department:

Cliff Chillihitzia
Housing Manager
Phone: 250-350-3342 ext 244
Email: housing@uppernicola.com

Elaine Paul
Housing Tenant Relations Officer
Phone: 250-350-3342 ext 256
Email: h.relations@uppernicola.com

Sincerely

Upper Nicola Housing Department 😊

