



Indian and Northern
Affairs Canada

Affaires indiennes
et du Nord Canada

A Practical Guide to HOUSING

How to Access Housing Subsidies
Indian and Northern Affairs Canada, BC Region



Canada 

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PREFACE

The Practical Guide to Housing is a joint initiative of the Department of Indian and Northern Affairs Canada (INAC) BC Region, and the Aboriginal Housing Committee (AHC). The AHC comprises INAC, the Canada Mortgage and Housing Corporation (CMHC), and First Nation housing representatives, and its purpose is to discuss and advise on First Nation housing policies, practices and issues in British Columbia.

This Guide's purpose is to provide essential information on how to access housing subsidies from INAC, and about the 'housing cycle'. The housing cycle is a continuous process of planning, accessing funding, project implementation, and ongoing management and reporting of on-reserve housing projects. This Guide outlines the procedures for initiating, implementing and sustaining improved housing in First Nation communities.

As INAC policies and processes change, this Guide will be updated. We encourage you, as users of this document to provide us with your ideas and comments so that we can keep this document relevant and useful over time.

The glossary on the following pages provides quick reference for terms and titles that may be unfamiliar to readers.

The Practical Guide to Housing can also be found electronically in the *Manuals and Guidelines* section of the INAC BC Region Extranet Web site: www.ainc-inac.gc.ca/extranet

To access the Guide, simply select the current fiscal year under 'Reporting Year' and British Columbia under 'Region' and enter the password to login to the Extranet. Once you have access to the site, the Guide can be found under the Manuals and Guidelines section. (To obtain the password, please contact your Funding Services Officer.)

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TABLE OF CONTENTS

Glossary	1
Web sites	5
Introduction	7
Stage 1 Planning	9
<i>The Housing Plan and Community Planning</i>	9
<i>Appointing a Housing Manager</i>	10
<i>Determining a Project’s Financial Viability</i>	10
<i>Identifying Additional Funding Sources</i>	11
<i>Hiring a Project Manager</i>	11
<i>INAC Subsidies – An Overview</i>	11
<i>Other Programs</i>	16
Stage 2 Proposals and Applications	19
<i>Completing Applications</i>	19
<i>Housing Type</i>	19
<i>Housing Ownership</i>	20
<i>Serviced Lots</i>	20
<i>Timber Permits</i>	20
<i>Environmental Screening Assessment</i>	21
<i>Coordinating Approval Processes</i>	21
<i>The Project Management Plan</i>	22
<i>Maintenance Plans and Contingency Revenues</i>	22
<i>Building Inspections</i>	22
Stage 3 Implementation	25
<i>Project Management</i>	25
<i>Project Management and Cash Flows</i>	25
<i>Building Permits and Regulations</i>	26
<i>Building Inspections</i>	26

Stage 4 Monitoring	29
<i>Tenancy/Ownership Agreements</i>	<i>29</i>
<i>Final Inspections and Occupancy.....</i>	<i>29</i>
<i>Deficiencies and Holdbacks</i>	<i>30</i>
<i>Reconciling Accounts.....</i>	<i>30</i>
Stage 5 Reporting.....	31
<i>Reporting Obligations.....</i>	<i>31</i>
<i>Accounts and Deficiencies</i>	<i>32</i>
<i>Preparing New Year (Annual) Housing Plans</i>	<i>33</i>
Appendices	35
<i>Appendix A Interim Mould Remediation</i>	<i>36</i>
<i>Appendix B Housing Submission and Applicant’s Approval Process Flowchart.....</i>	<i>37</i>
<i>Appendix C Management Plan for Housing / New Construction.....</i>	<i>38</i>
<i>Appendix D Management Plan for Housing Renovation</i>	<i>42</i>
<i>Appendix E Environmental Screening</i>	<i>47</i>
<i>Appendix F New Housing Subsidy Submission Checklist.....</i>	<i>57</i>
<i>Appendix G Regular Renovation Submission Checklist.....</i>	<i>58</i>
<i>Appendix H Mould Renovation Submission Checklist.....</i>	<i>60</i>
<i>Appendix I Band Administered Ministerial Guarantee Submission Checklist</i>	<i>62</i>
<i>Appendix J Individual Ownership Ministerial Guarantee Submission Checklist.....</i>	<i>67</i>
<i>Appendix K Process for Ministerial Loan Guarantee (MLG)</i>	<i>70</i>
<i>Appendix L Sample of Cash Flow Statement</i>	<i>71</i>
<i>Appendix M Certificate of Completion for Capital Housing Projects</i>	<i>72</i>
<i>Appendix N Sample of Final Inspection</i>	<i>73</i>
<i>Appendix O First Nation Infrastructure Investment Plan (FNIIP).....</i>	<i>74</i>
<i>Appendix P Key Dates in INAC Funding and Reporting Process.....</i>	<i>75</i>

GLOSSARY

Aboriginal Housing Committee (AHC)

A regional advisory committee jointly supported by CMHC and INAC, made up of representatives associated with housing in First Nation communities.

<http://aboriginalhousing.bc.ca>

Annual Capital Plan (ACP)

An ACP lists a community's projects under construction, and new projects anticipated to be built in a given year. It includes a description and construction status of each project, its priority ranking, time frame to completion, and all funding sources.

Annual Housing Plan (AHP)

Communities develop AHPs to plan and manage housing needs and activities for a given year. The AHP can include such items as revenues and expenditures, inventory, and ownership status.

Canadian Environmental Assessment Act (CEAA)

Protecting the environment while building a strong economy is a challenge for all Canadians. The CEAA establishes requirements that help to eliminate or reduce a project's potential impact on the environment before a project begins. Projects on reserve land must meet all CEAA requirements.

Capital Program Management System (CPMS)

In recent years, the CPMS has been used by INAC to record, track and monitor the status and funding of all First Nation capital infrastructure and housing projects. It is being phased out and replaced by the national ICMS (see definition in this glossary).

Completion Report

The final report (which includes a final building inspection report) that a First Nation submits to INAC once a project is completed.

Comprehensive Community Planning (CCP)

INAC supports long-term community-based planning by First Nations and encourages a community-led, integrated approach to all aspects of community planning. Within a CCP framework, planning for housing is done in concert with other planning elements, relating to land, infrastructure and services. For more information on Comprehensive Community Planning see INAC's CCP Handbook, available in hard copy from your Funding Services Officer, or online at: www.ainc-inac.gc.ca/ai/scr/bc/proser/fna/ccp/ccphb/index-eng.asp.

Contingency Funds

Funds set aside by First Nations to address future operation and maintenance costs, usually budgeted for and sourced from initial funding or from other Band revenue streams such as rent or loan repayments.

Deficiencies

Building Deficiencies: Refers to defects in housing materials and/or workmanship, or incomplete work. **Financial Deficiencies:** Refers to financial shortfalls or holdbacks.

Final Inspection Report

The report written upon completion of a housing project by a qualified building inspector, engineer or other expert as required by the type and scope of work done.

First Nation Infrastructure Investment Plan (FNIIP)

The FNIIP Replaces the LTCP (see definition below). The FNIIP improves upon LTCP by providing a consistent and equitable national approach to planning. New templates provide a standard format for a five-year forecast of capital infrastructure and housing projects. The FNIIP is a useful tool for both First Nations and INAC's capital budget planning.

First Nation Inuit Transfer Payment (FNITP)

The First Nations and Inuit Transfer Payment system (FNITP) is a web-enabled transfer payment management system that provides integrated service delivery and enhanced management and accountability tools for First Nations and Inuit communities by providing better financial and non-financial reporting capabilities for transfer payment recipients. FNITP assists INAC in managing funding agreement information and applying prudent cash management practices in accordance with Treasury Board requirements.

Holdbacks

As a construction industry standard, a percentage of the project cost is withheld by the client until satisfactory completion of all aspects of the project. Prudent practice is to holdback final payment to contractors until all deficiencies are addressed and final inspection is satisfactory.

Housing and Infrastructure Asset Report (H&I Asset Report)

As part of INAC's housing and infrastructure management regimes, First Nations are required to submit an annual report to INAC on the status and condition of on-reserve housing infrastructure. This report assists the community with asset management, planning for long-term capital needs, and with identifying capital operation and maintenance support required by INAC.

Housing Manager

Person employed by a Band to deliver the First Nation's housing program. Depending on the First Nation's size and organization, this may be an ongoing or short-term, project-driven role.

Housing Resource Officer

The INAC regional officer assigned to processing INAC Ministerial Loan Guarantees (see definition in this glossary).

Integrated Capital Management System (ICMS)

The ICMS is INAC's new electronic system for tracking capital projects funded by the department. The system provides First Nations and INAC with easy-to-access and up-to-date information on the status of capital funded assets. ICMS replaces the CPMS.

Ministerial Loan Guarantee (MLG)

Section 89 of the *Indian Act* restricts reserve land from being mortgaged or held as security. A loan guarantee by the INAC Minister can be obtained by a Band or Band member to guarantee money borrowed from a commercial lender. In the event of a default, the Minister can recover monies from the Band that INAC paid to the lender as a loan guarantee.

Physical Development Plan (PDP)

Identifies a community's existing and forecasted capital infrastructure. The PDP is a useful tool for mapping, planning and identifying financing/funding needs.

Program Guide (INAC BC Region)

A quick reference tool specifically for BC First Nations administrators/program managers to find program, reporting and budget information. The Program Guide is accessible to BC First Nations administrators/program managers on the INAC Extranet at: www.inac.gc.ca/extranet Select 2010/2011, then British Columbia Region (ask your Funding Services Officer for the password). From the list on the left, select 'Manuals and Guidelines'. Under 'Regional', select 'Funding Arrangements'. At the top of the items listed on this page, you will see the link to the Program Guide.

Progress Report

First Nations who receive funding from the department must submit regular progress reports on capital and housing projects in order to trigger the release of funds. Progress reports include information on the status of a project, revenues, expenditures and additional funding needs.

Project Manager

In some cases a First Nation's Housing Manager is also the Project Manager or the First Nation may assign/contract a Project Manager to carry out specific duties. The Project Manager is the person responsible for overseeing the project to completion. Duties may include:

- arranging contractors and trades
- ensuring all invoicing and accounts are up to date
- liaising with occupants
- monitoring scope of work within the eligible activities and costs of approved funding
- arranging required inspections, reporting to the First Nation
- ensuring all project requirements are met for INAC funding.

Recipient Reporting Guide (RRG)

A reference manual intended to help INAC funding recipients comply with the terms of their specific funding agreements. For online access, see web link and instructions under 'Program Guide' in this glossary. The link for the Recipient Reporting Guide is directly underneath the link for the Program Guide.

Recovery of Funding

First Nations are required to return INAC funds that have not been applied in accordance with their funding agreement.

Regional Housing Officer (RHO)

The INAC regional officer assigned to the operational delivery of regional INAC housing program support.

Sweat Equity

Labour is assessed as personal contributions towards a home's equity. The building inspector or program manager identifies the work to be performed by the occupant and/or family members and assesses its dollar value. Where skilled labour is involved, the individual and his or her qualifications will be identified.

WEB SITES

Aboriginal Housing Committee

www.aboriginalhousing.bc.ca

Building Officials Association of BC

www.boabc.org

British Columbia Building Code

www.bccodes.ca/bccode_building.htm

Canada Mortgage and Housing Corporation

www.cmhc-schl.gc.ca/en/index.cfm

Canadian Environmental Assessment Agency

www.ceaa-acee.gc.ca/default.asp?lang=En&n=D75FB358-1,Treasury

Community Infrastructure and Housing Document Lists

Policies & Directives: www.ainc-inac.gc.ca/ih/ci/pd-eng.asp

Funding: www.ainc-inac.gc.ca/ih/ci/fni-eng.asp

Best Practices: www.ainc-inac.gc.ca/ih/ci/prt-eng.asp

Comprehensive Community Planning – Handbook and Information

www.ainc-inac.gc.ca/ai/scr/bc/proser/fna/ccp/ccphb/index-eng.asp

First Nations Building Officers Association

www.fnnboa.ca

First Nations Inspectors Program New Housing/Renovation Certificate

www.building-inspector.org

First Nations National Housing Managers Association (FNNHA)

www.fnnhma.com

Recipient Reporting Guide (RRG)

www.ainc-inac.gc.ca/extranet

Please contact your Funding Services Officer for the password

Residential Rehabilitation Assistance Program

www.cmhc-schl.gc.ca/en/ab/noho/noho_015.cfm

Treasury Board of Canada – Advisory Environmental Considerations

www.tbs-sct.gc.ca/rpm-gbi/doc/bpaec-apece/bpaec-apece-eng.aspx

WorkSafeBC

General information: www.worksafebc.com/default.asp

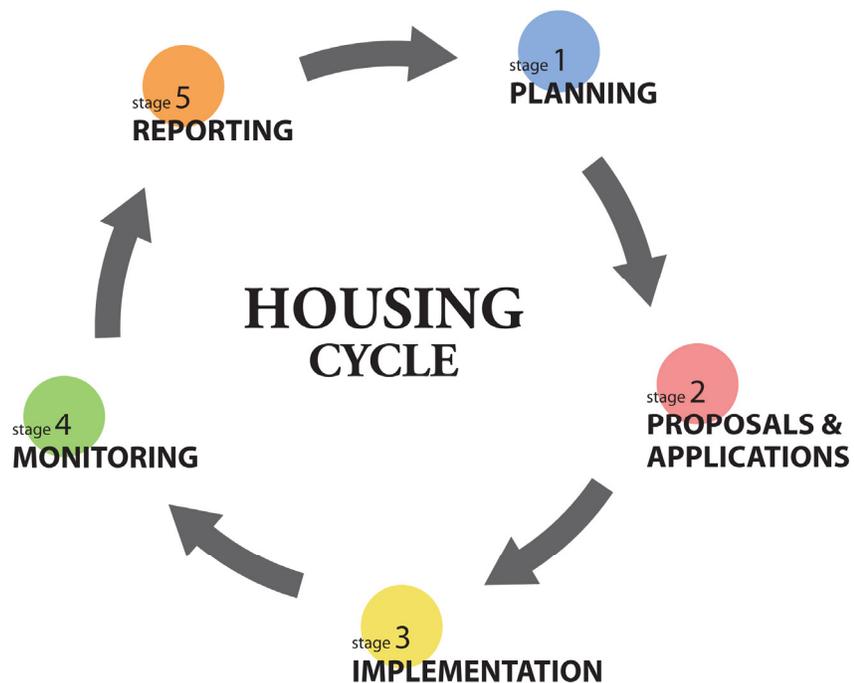
Hazardous Materials information: www2.worksafebc.com/Topics/WHMIS/Home.asp

INTRODUCTION

INAC BC Region provides housing subsidies to assist First Nations with the construction and purchase of new housing, and for renovations that address structural and health and safety concerns. A Practical Guide to Housing is intended as a basic how-to guide to access INAC housing funding.

Key to accessing INAC BC Region housing subsidies for both short and long-term housing goals is *planning*. Housing is planned and delivered in a continuous cycle, where each phase is essential to the next. The Housing Cycle's five stages are:

1. **Planning**
2. **Proposals and Applications**
3. **Implementation**
4. **Monitoring**
5. **Reporting**



The five chapters that follow describe each stage of the Housing Cycle to assist First Nations with planning, delivering and managing housing in their communities.

STAGE 1**PLANNING**

Planning is essential to the successful provision and maintenance of community housing. Some First Nation communities already have an established housing program, while others may be just starting out. Either way, the information contained in these pages will be useful to all First Nation members involved with providing housing in their communities.

This section outlines the main components of the planning stage: housing and community planning, appointing a Housing Manager, assessing financial viability, identifying and obtaining additional source funding, and hiring and contracting. It concludes with an overview of INAC BC Region housing subsidies and programs.

The Housing Plan and Community Planning

A Housing Plan is achieved by thoroughly assessing and forecasting a community's housing needs. The Housing Plan is often developed in the context of a Comprehensive Community Plan (CCP) — a community planning process. A CCP provides a First Nation community with a 'big picture' plan, incorporating an Annual Housing Plan, First Nation Infrastructure Investment Plan (FNIIP) and a Physical Development Plan. For more information on community planning, and for possible funding to assist with community planning projects, talk to your Funding Services Officer.

First Nations' community and housing needs and plans vary according to geographic, economic, demographic, and cultural factors. Other things the community needs to consider when developing a Housing Plan:

- the type of housing required
- the type of home ownership (First Nation or individual)
- the type of land tenure (e.g., Certificate of Possession, First Nation leased land, First Nation owned land)
- infrastructure and lot servicing requirements.

These factors are addressed in some detail in [Stage 2: Proposals and Applications](#).

Appointing a Housing Manager

First Nations that do not have a full-time Housing Manager should consider engaging one. The Housing Manager's role is to guide and oversee on-reserve housing projects throughout the entire Housing Cycle – from Planning to Reporting.

Determining a Project's Financial Viability

INAC housing subsidies are intended to augment other sources of financing for new construction or renovation of existing homes on-reserve.

Where a First Nation plans to partially finance its project with a bank loan, the Housing Manager confirms with the Band's Financial Manager that the First Nation is in a position to repay those loans, either through existing revenues or through future revenues that will be generated by rent or lease payments.

Tenancy or ownership agreements with individual First Nation members are strongly encouraged where a First Nation plans to take out housing loans on their behalf, or to provide them with a loan guarantee. Both parties should meet early in the project planning process to ensure their respective roles and responsibilities are fully understood (e.g., project timelines, terms and conditions of the tenancy or ownership agreement). Formal written agreements prevent future misunderstandings and problems.

First Nations are encouraged to tailor their tenancy and/or ownership agreements as necessary. A sample tenancy agreement is available on the BC Government Office of Housing and Construction Standards Web site: www.rto.gov.bc.ca/documents/RTB-1.pdf

Other relevant agreements are available through the Aboriginal Housing Committee Web site. Click on the 'Resources' tab at: www.aboriginalhousing.bc.ca

In cases where a resident is the owner of a Certificate of Possession (CP) land holding, the First Nation may request that the CP be assigned to the First Nation to hold as security until the CP holder is able to pay off the housing loan. Again, it is important that the parties involved have an agreement in place that clearly outlines the terms and conditions of loan repayment, and the return or retention of the ownership certificate.

Identifying Additional Funding Sources

INAC housing subsidies are intended to augment other sources of financing for new construction or renovation of existing homes on-reserve. These other sources include:

- Canada Mortgage and Housing (CMHC) programs
- Individual financial contributions or labour contributions (sweat equity)
- Financial contributions by the First Nation
- Loans from independent financial institutions (e.g., banks or credit unions)
- Ministerial Loan Guarantees to those First Nations seeking housing loans.

Note: Each funding provider has specific application and reporting criteria that the Housing Manager needs to be familiar with. **This is important for planning project timelines and for coordinating multiple sources of funding.**

Hiring a Project Manager

The Housing Manager may also serve as the Project Manager, or may hire a Project Manager, who will begin researching the availability of qualified contractors and trades people. The Project Manager will be in charge of the hiring and contracting process, which includes:

- seeking competitive quotes
- proof of qualifications and reference checks
- bonding and adequate insurance.

Insurance coverage is critical — the Project Manager can learn more about this by discussing the project with an insurance advisor who is familiar with the housing industry.

LOCAL EMPLOYMENT OPPORTUNITIES (LABOUR INPUTS)

Housing construction provides valuable employment and skills development opportunities for First Nations contractors and community members. The Housing Manager will want to develop a list of qualified contractors, employees and/or candidates for skills training.

INAC Subsidies – An Overview

Note: Subsidy applications must be approved by INAC prior to the initiation of construction, purchase or renovation.

INAC BC Region housing subsidy amounts are based on the particular geographic and economic characteristics of a First Nation community. For example, a coastal First Nation with no road access is eligible for a larger subsidy than a First Nation located next to an urban

municipality. Contact your INAC Regional Housing Officer or Funding Services Officer to confirm current subsidy estimates available for your community.

ELIGIBILITY FOR INAC SUBSIDIES

Eligible recipients of INAC subsidies are First Nation Councils, or delegated authorities (e.g., Tribal Councils and other eligible organizations) that have funding agreements with INAC BC Region.

INAC BC Region housing subsidies are intended to address justifiable needs. Subsidies are not intended:

- for housing that can be financed by other means
- for housing designs and costs that exceed normal housing standards
- to be applied to multiple units for the same individual
- to be used for the purpose of economic gain (otherwise known as un-just enrichment)
- to be used to “house flip” by the owner
- to be applied retroactively to work done in previous fiscal years, not approved in the current fiscal year.

INAC housing subsidies are intended for dwellings on First Nation controlled land, and can only be applied to *permanent homes* that are or will be affixed to permanent foundations that meet or exceed building code regulations. A permanent home is defined as a habitable dwelling fixed to a foundation as prescribed by the BC Building Code, which can be found at: www.bccodes.ca/bccode_building.htm

The Housing Manager should be aware that INAC subsidies are approved subject to funds being available in the INAC regional capital budget. Since INAC determines capital budget funding priorities by reviewing and analyzing First Nations capital plans, it is strongly advised that First Nations include all anticipated housing projects in their FNIIP (First Nation Infrastructure and Investment Plan: a five-year forecast of capital infrastructure and housing projects). An INAC BC Region Housing Officer or Capital Specialist can provide direction regarding capital funding processes and access to planning resources.

It is important to plan for funding needs and expenditures to avoid funding shortfalls or interrupted cash flows for projects that span more than one fiscal year. INAC subsidies must be spent by the First Nation within the appropriate fiscal year (April 1 to March 31). Funds not spent in the fiscal year for their approved use are subject to recovery by INAC (repaid to INAC). The First Nation is responsible for addressing any funding shortfalls.

The Housing Manager should contact an INAC Housing Officer to discuss any concerns about the timing of funding transfers, or multi-year project funding needs.

TYPES OF INAC SUBSIDIES

There are five different kinds of INAC subsidies. Briefly, these are:

New Home Construction or Purchase Subsidy

This subsidy is provided for the construction or purchase of permanent homes located on-reserve. Each housing *unit* may qualify for one subsidy (e.g., duplex = 2 subsidies, triplex = 3 subsidies, etc.).

Modular homes must have Canadian Standards Association (CSA) approval and be permanently affixed to a foundation.

Renovation Subsidy

The maximum allowable renovation subsidy is fifty per cent (50%) of a new home subsidy: where renovation costs exceed the renovation subsidy amount, the First Nation must arrange for other financing to cover the balance.

The following criteria must be met for a project **to be eligible** for renovation subsidies:

- the home is at least ten (10) years old
- the home has not received INAC housing subsidies (new home or renovation) within the last ten (10) years
- renovations must extend the structural and/or mechanical life expectancy of the home by at least fifteen (15) years
- work must meet or exceed BC Building Code standards
- energy efficiency-type proposals are considered case-by-case, subject to the scope of work, estimated increase in asset life expectancy and available INAC funding.

The following are **not eligible** for INAC housing subsidy support:

- lot servicing and hook-ups for road access, water, sewer, septic and electrical services
- cosmetic repairs (such as interior flooring, molding, fixtures and painting) and other non-structural items (possible exceptions are cosmetic repairs required in the course of INAC approved renovations, such as mould remediation work)

- homes receiving CMHC's Section 95 Social Housing Program funding are not generally eligible for INAC renovation subsidies (see section *Canada Mortgage & Housing Corporation Housing Programs* on page 17 of this Guide for more information).

Mould Renovation Subsidy

INAC BC Region provides a mould renovation subsidy to assist First Nations with mould remediation. Mould renovations are more complicated, and can be more costly than regular renovations, therefore INAC BC Region may approve up to twice the renovation subsidy amount for eligible mould remediation project costs.

For example, if a First Nation's eligible renovation subsidy is \$10,000, but there is mould contamination that is deemed a health risk by a Health Canada Officer, then the eligible mould remediation subsidy will be \$20,000 (the same as a new construction subsidy).

The first step, then, in assessing the extent of mould contamination is to request Health Canada to assess the affected housing unit. Upon the First Nation's request, Health Canada will arrange for a local Environmental Health Officer (EHO) to visit and assess the mould damage in a home. Health Canada then provides the First Nation with an official letter and report.

Upon receiving this letter and report, the First Nation's Housing Manager seeks competitive quotes from qualified mould remediation contractors for mould removal and home repair. Both the Health Canada report/letter of assessment, and the competitive contractor quotes must be submitted with the INAC mould renovation subsidy application. Refer to Appendix A for the Mould Renovation subsidy application process.

Note: Health Canada recently changed its method of measuring mould severity, from "category" classification, to square foot coverage. Housing Managers should consult an INAC Housing Officer or Health Canada to confirm current assessment measurements that determine whether a project is eligible for INAC's mould renovation subsidy.

Mould can be a health risk: improperly trained workers' health could be compromised from exposure to some moulds. As well, waste material from mould infested buildings must be disposed of in an environmentally safe manner. Mould remediation contractors must be aware of all applicable rules and regulations for handling hazardous materials and must carry adequate insurance for the scope of work to be done. WorkSafeBC provides guidelines for hazardous materials at the following Web site:

www2.worksafebc.com/Publications/OHSRegulation/GuidelinePart20.asp#SectionNumber:G20.112

CMHC also provides training for mould remediation. Further information is available on the home maintenance section of the CMHC Web site at: www.cmhc.ca/en/ab

Ministerial Loan Guarantee (MLG)

The INAC Ministerial Loan Guarantee (MLG) assists First Nations and their members to secure loans from financial lending institutions for the purposes of constructing, purchasing and renovating homes on-reserve. Provision of the MLG is subject to a number of conditions, including the following:

- the lot must be serviced (e.g., with road, water/sewer and electrical)
- encumbrances on the land (e.g., Certificates of Possession or leases) do not prevent its use for residential (or intended) purposes
- the land on which the housing is to be situated is under the control of the Council, the First Nation or the member
- the First Nation is financially solvent and has no outstanding audit issues with INAC
- the applicant is a First Nation or status Indian as defined by the *Indian Act*
- an acceptable Environmental Site Assessment has been conducted
- there are no outstanding defaults on loans associated with the property.

The First Nation Council will want to carefully consider a decision to apply for a Ministerial Loan Guarantee. In the event of a loan default, the MLG provides for the lender to recover its losses from the Minister of INAC. INAC will then recover those losses from the First Nation.

Given that the First Nation is ultimately responsible for the loan, a defaulting individual (or First Nation Council) can affect the First Nation's solvency and ability to provide community programs. First Nations should carefully screen loan applicants' qualifications and monitor loan repayment.

Refer to Appendix K for the Process of Securing a Ministerial Loan Guarantee. For Approval and Management of a Ministerial Loan Guarantee, go to the following link:
www.ainc-inac.gc.ca/ih/fnh/pubs/pol-eng.pdf

Building Inspection Subsidies

In addition to housing subsidies, INAC BC Region provides building inspection subsidies to assist with building inspection costs incurred during construction, purchase or renovation. Subsidy amounts vary throughout the province according to the geographic subsidy classifications outlined earlier (under the *INAC subsidies* section). New home inspection subsidies are calculated at a higher rate than renovation inspection subsidies. Housing Managers are encouraged to contact an INAC BC Region Housing Officer to confirm which building inspection subsidies they are eligible for.

Other Programs

NON-CAPITAL MOULD EXPENDITURES (NCME)

Under this program, a First Nation may access funding for members on social assistance who have incurred additional living expenses as a result of mould renovations. The NCME program provides reimbursement for costs associated with mould remediation, such as temporary replacement shelter, clothing, bedding, furniture, etc. It is available when both of the following apply:

- the individual member is receiving social assistance support
- Health Canada has assessed the home to be a health and safety risk.

Housing Managers should contact an INAC Social Development Officer or Funding Services Officer for information on making an application.

CANADA MORTGAGE & HOUSING CORPORATION HOUSING PROGRAMS

CMHC provides housing assistance on-reserve through two programs: the Non-Profit Rental Housing Program (Section 95 program), and the Residential Rehabilitation Assistance Program (RRAP).

The Non-Profit Rental Housing (Section 95) program assists First Nations with constructing, purchasing, rehabilitating, and administering on-reserve rental housing. The program provides subsidies to assist with covering rent shortfalls and housing maintenance costs.

This CMHC subsidy runs for the duration of the CMHC loan agreement used to finance the construction of the housing project.

For homes not under CMHC Section 95 agreements, CMHC provides the Residential Rehabilitation Assistance Program (RRAP), which provides financial assistance to First Nations and their members to repair existing housing units to meet minimum health and safety standards. Repairs can include home alterations to enable access for disabled persons.

First Nations applying for RRAP subsidies can also apply for INAC renovation subsidies. For projects that request funding support from both INAC and CMHC programs, INAC will require additional information in the form of:

- a letter from CMHC confirming CMHC's allocation to the project
- a Band Council Resolution (BCR) confirming any required First Nation's financial contribution
- a BCR confirming that the First Nation will cover the total amount of the rehabilitation or restoration project in the event that the RRAP does not cover its entire cost.

CMHC also delivers mortgage and ownership programs. Enquiries about CMHC housing programs are best directed to a CMHC Aboriginal Housing Officer. Program and contact information is available on the CMHC Web site at: www.cmhc.ca/en/ab/onre/index.cfm

SOCIAL ASSISTANCE SHELTER PAYMENTS

Where a First Nation owns housing units and rents them to individuals receiving social assistance, the First Nation is required to follow the rental collection and reporting requirements in the INAC BC Region *Social Development Program Manual* (ask your Funding Services Officer for a copy). Housing Managers can contact an INAC BC Region Social Development Officer or Funding Services Officer for information and current policies on rent collection and reporting.

STAGE 2

PROPOSALS AND APPLICATIONS

This section provides essential information pertinent to the proposals and applications stage: documentation requirements, physical eligibility criteria, approval timelines, management and maintenance plans, and permits and building inspections.

Completing Applications

Providing complete information on the application (or proposal) will ensure that delays are minimized. Documentation required depends on the type and scope of the project, with applications normally requiring the following:

- Land Encumbrance / Status Check
- Environmental Screening or Assessment
- Project Management Plan
- Timber Permit confirmation (if applicable)
- Inspection Schedule (building or other inspections)
- Band Council Resolution(s)
- CMHC funding confirmation
- Approved Lender Loan Agreements

Refer to Appendix B (Flowchart for the Housing Submission and Applicant's Approval Process).

Housing Type

The type of housing design, construction or renovation will determine the application format for an INAC subsidy.

Housing unit densities (single detached units, attached or multi-unit developments) will determine the level of detail required to assess project phasing, infrastructure needs, site preparation and overall costs.

Housing Ownership

The type of housing ownership (e.g., rental or individually owned) determines which program to apply to for funding support. Lenders and CMHC may require the First Nation to apply for a Ministerial Loan Guarantee for loans towards new construction or purchase by individuals or First Nation-owned rental units.

Serviced Lots

Serviced lots are those that provide road access, water, sewer and electrification. INAC's housing subsidy eligibility criteria includes mandatory requirements for lot servicing.

Water may be provided through individual wells, or local or community-wide piped systems. Sewer may be provided through on-site septic systems, or local or community-wide piped systems. Electrification is usually available through community-wide systems.

Applications for projects that have their own water source and septic system, or for those that require new or repaired water and septic systems, must include the following Health Canada reports:

- water systems pump tests to verify quantity
- verification that potable (drinking) water meets health standards
- approval of septic systems construction and operation.

Where a lot is serviced by community infrastructure utilities, the subsidy application must verify that the home will be connected to these existing systems.

These are mandatory requirements for INAC housing subsidies and Ministerial Loan Guarantees.

Timber Permits

A timber permit may be required if marketable timber is removed to allow for newly constructed or purchased homes.

A timber permit will be required if the value of the timber to be cleared is estimated to be \$10,000 or more and/or if the cleared timber (which may be valued at less than \$10,000) will be transported and sold off-reserve.

If a timber permit is not necessary, the First Nation will be asked to make a statutory declaration that the timber's value is less than \$10,000 and/or that it will not be transported and sold off-reserve.

Timber Permit regulations are administered by the Natural Resource Officer in INAC's Lands and Trust Services Unit. The Housing Manager is encouraged to confirm current policies and regulations with the Natural Resource Officer at INAC.

Environmental Screening Assessment

The majority of subdivisions on reserves have been created in accordance with the *Canadian Environmental Assessment Act* (CEAA). If the lot or home is located within a subdivision, the Housing Manager should reference the original subdivision environmental assessment with the application. Projects not within existing subdivisions may require more detailed environmental screening assessments.

Homes built or moved on-reserve must also adhere to CEAA. As of April 1, 2005, they must have a Phase 1 Environmental Site Assessment as prescribed by the Canadian Standards Association (CSA), Standard Z768-94. For further information consult the Canadian Environmental Assessment Agency Web site and Treasury Board of Canada's Advisory Environmental Considerations:

www.ceaa-acee.gc.ca/default.asp?lang=En&n=D75FB358-1

www.tbs-sct.gc.ca/rpm-gbi/doc/bpaec-apece/bpaec-apece-eng.aspx

INAC BC Region housing subsidies do not fund environmental assessment costs.

The Housing Manager should contact an INAC Housing Officer or Environmental Officer in INAC's Lands and Trust Services Unit to confirm environmental requirements. Refer to Appendix E for Environmental Screening Reporting forms.

Coordinating Approval Processes

Financing is often subject to funding approvals from multiple agencies (e.g., INAC, CMHC, Health Canada). In order to develop a realistic project work plan, the Housing Manager needs to be aware of different agency approval timelines.

Project work plans and cash flow schedules need to include anticipated timelines for funding approvals and access to funding or financing. This way, the Housing Manager and/or First Nation's administration can forecast any funding gaps that may require interim financing or additional carrying costs.

Refer to Appendices B and F to J (Housing Submission and Applicant's Approval Process Flow-Chart and Checklists) for information about various INAC housing subsidy approval processes.

The Project Management Plan

All INAC housing subsidy applications must include a Project Management Plan, signed by the Housing or Project Manager. Refer to Appendix C and D for Project Management Plan templates.

The Project Management Plan confirms the roles and responsibilities of the Housing or Project Manager, and of any other Technical Advisors. Responsibilities include inspections, land encumbrances, project costs, timber permits, type of building foundation and lot servicing.

Maintenance Plans and Contingency Revenues

Any housing development project must plan for adequate maintenance over time. The Housing Manager needs to determine the housing project's ongoing maintenance requirements, and plan for finance and revenue contingencies to cover future maintenance costs.

This practice will improve the quality and life span of housing and will reduce any financial reductions for other First Nation community programs and services.

Building Inspections

The Housing or Project Manager hires qualified inspectors to ensure that work is done in accordance with current building codes and regulations. The building inspector's name, certification, and/or qualifications must be confirmed on all housing construction and renovation subsidy applications.

A qualified inspector is an individual who is properly accredited and registered in British Columbia as a building inspector. The following organizations provide information on qualification standards:

- Building Officers Association of BC (BOABC)
www.atomiccrayon.com/EN/main/portfolio/boabc.html
- First Nations Building Officers Association (FNBOA)¹
www.fnnboa.ca

¹ FNBOA also provides resource information and technical construction advisory for First Nation Housing Managers.

It is strongly recommended to hire inspectors with experience relevant to the scope of work of the project, and who have "errors and omissions insurance".

The building inspector must not be involved in any aspect of the construction, renovation or management of the project: there needs to be an arms length relationship between the First Nation, the building inspector, and the contractor. The building inspector signs all inspection reports, indicating his or her qualification level.

STAGE 3**IMPLEMENTATION**

The implementation stage assumes that all funding for the project has been approved and the First Nation is ready to move forward on the actual construction, remediation and/or renovation. The Housing Manager monitors progress to ensure the project progresses and finishes on time and on budget.

Project Management

In stage 3 the Project Manager, upon receiving competitive quotes from qualified contractors and trades people, hires those who will build the project. As part of this process the Project Manager requires proof of qualifications, conducts reference checks, and ensures bonding and adequate insurance (such as errors and omissions insurance, workers compensation, and liability insurance). Insurance coverage is critical — appropriate coverage should be discussed with an insurance advisor familiar with the housing industry.

Project Management and Cash Flows

The Housing Manager ensures that Management Plans (refer to samples in Appendix C and D) are followed. He or she works closely with the Project Manager to track the project's progress, and notifies INAC of any significant delays or situations that may affect the viability or scope of the work that was originally approved.

Subsidy cash flows must be spent in the current fiscal year, and funding report due dates must be met. Any INAC funding not spent in the year it is provided may be recovered by INAC. The Housing Manager should contact an INAC Housing Officer to determine any necessary INAC approvals for changes to the project's scope of work, timeline or viability.

The Housing Manager/Project Manager should monitor and ensure that:

- contracts with contractors are finalized
- all permits are obtained
- the timing of trades and building inspections is coordinated
- a plan for the proper disposal of construction and hazardous materials is in place
- adequate insurance and workers compensation is in place
- invoices for services and contracts are recorded

- any contractor cash holdbacks are in place to address deficiencies
- any changes to scope of work are approved by the funding agencies
- cash flows from all funding sources are in place for timely payments to workers and contractors

Refer to Appendix L for a sample project Cash Flow Statement.

Building Permits and Regulations

All building permits and regulatory conditions must be in place prior to starting work.

INAC BC Region requires projects to meet or exceed British Columbia Building Code (BCBC) standards. The BCBC can be found at: www.bccodes.ca/bccode_building.htm.

Although the BC Building Code applies province-wide, it may not specify unique construction standards that would be best suited to different climatic or geographic regions. For example, the BC Building Code may not mention that laying a “rain screen” underneath exterior siding and extended roof overhangs will greatly improve the durability of structures in west coast climates. As well, First Nation governments may wish to include building design or construction improvements that surpass BC Building Code requirements.

Building Inspections

NEW CONSTRUCTION

The building inspector must perform inspections at all stages of the project. Types of inspections include (but are not limited to):

- building site
- foundation
- framing
- electrical
- plumbing
- insulation
- natural gas/propane
- fireplace/woodstove

The final building inspection report verifies that the home has been built in compliance with applicable building codes.

RENOVATIONS

In the case of renovations, the inspector or qualified contractor's initial inspection report specifies the work that will be required to address the building code, health and safety standards, and any structural concerns.

The inspector or contractor provides a cost estimate for each work item required. This cost estimate must be included in the application for an INAC renovation subsidy and must be competitive with industry standards.

Please note that INAC will not accept initial inspection reports that are more than one year old. Any changes to the scope of work are to be addressed as outlined below.

CHANGE ORDERS/INCREASES TO THE SCOPE OF WORK

Where there have been increased costs or changes to the scope of work, the contractor or building inspector must provide a new report verifying the additional work required and the associated cost or cost estimate.

Changes to the original approved activities must be submitted to INAC for approval. The maximum allowable subsidy for the project cannot be exceeded – any additional expenses are the responsibility of the First Nation.

STAGE 4**MONITORING**

This section outlines the elements that are crucial to successfully monitoring the completion of an INAC subsidized housing project.

Tenancy/Ownership Agreements

The First Nation Council and Housing Manager must ensure that any agreements for rent, loan repayments and guarantees are strictly enforced and monitored. Otherwise, First Nations financial carrying costs can quickly become overwhelming and place the First Nation in a deficit situation.

The Housing Manager may have already met with the (present or intended) home occupants during the early stages of the project to familiarize them with the First Nation's tenancy/homeowner agreement and any other obligations. All parties need to ensure there is full understanding of the agreement(s) and each party retains signed copies for their records.

First Nations will have agreements that are specific to its administration and governance structure. Details of agreements are beyond the scope of this Guide. The Aboriginal Housing Committee Web site provides samples of various agreements and policies under its 'Resources' tab at: www.aboriginalhousing.bc.ca. In addition, the First Nations National Housing Managers Association has made available a number of tools and sample templates at: www.fnnhma.com.

Final Inspections and Occupancy

The building inspector's Final Inspection Report is a very important component of the project. The Final Inspection Report confirms that all work is done according to building code or, alternatively, it identifies any deficiencies that need to be addressed.

Final inspection for renovations confirms that all work identified in the initial inspection report has been satisfactorily completed and complies with applicable building codes. Only the building inspector has authority to amend or edit the Final Inspection Report. Under no circumstance are they to be altered by any other person. All reports must be signed and dated by the inspector.

Whether for new construction or for substantial renovations, the Final Inspection Report provides the First Nation and the occupants with written confirmation that the work performed meets all regulatory codes, prior to their occupation of the new or renovated home. This provides the First Nation and occupants with a record of work performed. Some lenders may also require a copy of the Occupancy Permit and/or Final Inspection Report.

Once the project passes Final Building Inspection, the Housing Manager forwards a copy of the report to an INAC Housing Officer. This is necessary to satisfy INAC reporting requirements, and to remain eligible for future INAC housing and infrastructure funding.

Deficiencies and Holdbacks

Deficiencies are work items that have not been completed to building code or other regulatory standards, or items that the contractor has yet to complete. Deficiencies might be found in: landscaping, painting, caulking, electrical fixtures installations, stair railings, etc.

The Housing Manager normally retains a ten per cent (10%) cash holdback, payable to the contractor once deficiencies are addressed or, alternatively, payable to another qualified contractor to complete.

Reconciling Accounts

At the end of the project, the Housing Manager ensures that all invoices are paid, and all expenditures are fully accounted for. This also serves to confirm expenditure of INAC funding.

STAGE 5

REPORTING

Reporting is critical to the successful completion of an INAC funded project, and to a First Nation's eligibility for future INAC housing subsidies. This section provides essential reporting information for the Housing Manager.

Reporting Obligations

It is the Housing Manager's responsibility to ensure that all reporting obligations are being met. With INAC housing subsidies, recipient First Nations are under contract to report on the specific projects funded. Reporting is a critical function of project management — overdue or insufficient reports can halt subsequent INAC funding transfers, including funding transfers for other projects.

INAC reporting requirements and due dates are printed in the *BC Region Program Guide* provided to every First Nation. The Housing Manager should confirm current reporting requirements through his or her First Nation administration, or ask an INAC Funding Services Officer for a copy of, or link to the *Recipient Reporting Guide*.

Other funding agencies and lenders also have specific reporting criteria and it is the Housing Manager's responsibility to obtain these.

The reporting stage of the Housing Delivery Cycle usually occurs in the last quarter (January to March, inclusive) of the fiscal year. The Housing Manager needs to ensure that:

- year-end project work is complete
- all costs are reconciled with revenues
- any short-term and long-term financing is addressed
- tenancy/owner agreements are signed
- the First Nation's community plans as referenced in Stage 1 are updated
- housing forecasts for the next year are outlined.

Completing all year-end reports puts the First Nation in a solid position to proceed with developing its housing plan for the next fiscal year. Comprehensive housing plans further strengthen long-term capital plans and other community initiatives.

PROGRESS REPORTS

INAC may determine, on a case-by-case basis that Progress Reports are required; especially for projects that involve multiple unit construction, renovation or mould remediation and/or require funding beyond the current fiscal year. Progress Reports may be required to monitor project management, or changes to the work that was originally approved.

Depending on the scope of the project, Progress Reports may require building inspections at different phases of the project. To ensure there are no unexpected *surprises*, the Housing Manager should clarify specific Progress Report requirements with an INAC Housing Officer.

COMPLETION REPORTS

Completion Reports are necessary to meet INAC funding requirements, and are a useful tool for the First Nation to:

- confirm that contractors have met their obligations
- include in the First Nation community's asset management records.

Refer to Appendix M for a sample copy of a Certificate of Completion Report.

The Housing Manager must ensure that the project passes final inspection from a qualified building inspector (see *Building Inspections* section). The format of an inspection report may vary by inspector. Refer to Appendix N for a sample inspection report.

Once INAC reviews and accepts the Final Inspection/Completion Report, the project will be deemed complete, with no outstanding reporting requirements.

Accounts and Deficiencies

The Housing Manager addresses any construction deficiencies to ensure that contractors' obligations are fulfilled, and that any financial holdbacks have been appropriately applied.

It is important to confirm that all revenues and expenses for each project are reconciled prior to the end of the fiscal year. This will provide reliable information for:

- settling any outstanding invoices
- identifying surpluses
- forecasting financial needs for the next fiscal year
- preparing accurate audit information.

The accounting fiscal year for most First Nations ends on March 31, coinciding with INAC's fiscal year end.

Funds must be utilized in accordance with the specific terms and conditions of the funding arrangement. Any unspent INAC housing funding is subject to recovery by INAC. In other words, the First Nation must return INAC housing program funds that were not spent during the fiscal year in which they were approved.

This Guide does not include further details on accounting, as it assumes First Nation administrations have their own accounting systems and formats. Please contact an INAC Housing Officer or Funding Services Officer for questions regarding unspent or surplus project funding.

Preparing New Year (Annual) Housing Plans

The Housing Cycle is a continuous process. Each component must be addressed to sustain the cycle, and upon finalizing the current year's housing activities, a new cycle starts. First Nation Housing Managers will find it advantageous to update their Housing Plans to forecast housing needs over the next few years.

First Nations must include planned housing projects in their FNIIP annual submissions to INAC: refer to Appendix O. The FNIIP template does not include details that a particular First Nation may need for its own Housing Plan.

APPENDICES

- Appendix A: Interim Mould Remediation
- Appendix B: Housing Submission and Applicant's Approval Process Flowchart
- Appendix C: Management Plan for Housing/New Construction
- Appendix D: Management Plan for Housing Renovation
- Appendix E: Environmental Screening
- Appendix F: New Housing Subsidy Submission Checklist
- Appendix G: Regular Renovation Submission Checklist
- Appendix H: Mould Renovation Submission Checklist
- Appendix I: Band Administered Ministerial Guarantee Submission Checklist
- Appendix J: Individual Ownership Ministerial Guarantee Submission Checklist
- Appendix K: Process for Ministerial Loan Guarantee (MLG)
- Appendix L: Sample of Cash Flow Statement
- Appendix M: Certificate of Completion for Capital Housing Projects
- Appendix N: Sample of Final Inspection Report
- Appendix O: Five-Year Capital Plan
- Appendix P: Key Dates in INAC Funding and Reporting Process

Appendix A

Interim Mould Remediation

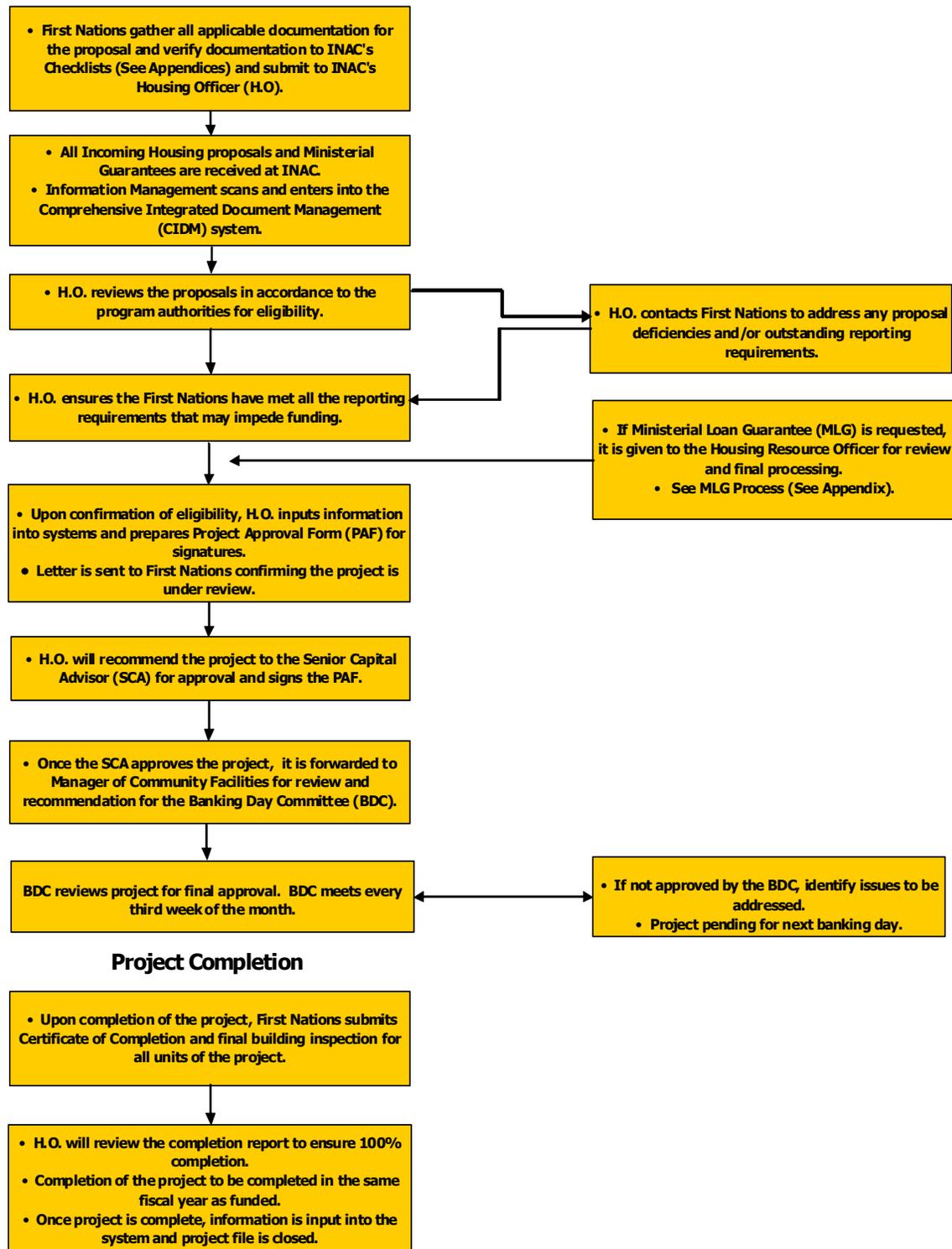
Health Canada's assessment of a home determines the categorization of mould. Occupants relocated due to mould contamination may be eligible for monthly assistance. Please call a Funding Services Officer for details concerning eligibility, allowable costs and reporting requirements.

To apply for Interim Mould Remediation funding, the Housing Manager/First Nation, on behalf of the occupants of an affected home are required to submit a/an:

1. copy of the Health Canada inspection report signed by the Environmental Health Officer that indicates the occupants name(s) and street address
2. building inspector's report signed and dated
3. mould remediation report signed and dated. The report must include the qualifications of the mould remediation project manager and company
4. Management Plan signed and dated
5. Environmental Screening Record signed and dated – 1 page
6. identification of funding sources.

Appendix B

Housing Submission and Applicant's Approval Process Flowchart



Appendix C

Management Plan for Housing / New Construction

First Nation Name:

MANAGEMENT PLAN 20 __ /20 __ (fiscal year) Housing/New Construction

LOCATION:

The project is located on Reserve Name: _____ I.R. # _____

1)	Lot #:		Street Address:		Occupant Name:	
2)	Lot #:		Street Address:		Occupant Name:	
3)	Lot :		Street Address:		Occupant Name:	
4)	Lot #:		Street Address:		Occupant Name:	
5)	Lot #:		Street Address:		Occupant Name:	
6)	Lot #:		Street Address:		Occupant Name:	
7)	Lot #:		Street Address:		Occupant Name:	
8)	Lot #:		Street Address:		Occupant Name:	
9)	Lot #:		Street Address:		Occupant Name:	
10)	Lot #:		Street Address:		Occupant Name:	

SUMMARY OF WORK

To Construct/Purchase (# of) _____ Houses at a Total Project Cost of
\$ _____

PROJECT SUBSTANTIATION

To meet the existing housing needs as per our housing policy. The new homes will be an addition to the existing housing stock.

PROJECT MANAGEMENT

The following project team will be implemented for the 20 __ / 20 __ year
(e.g., 2009/2010) Housing program:

Band Council Representative: _____

Band Project Manager: _____
Qualifications: _____

Band Technical Advisor (if applicable): _____
Qualifications: _____

REPORTS

The Band's Project Manager shall provide the INAC Regional Housing Officer:

1. **Completion Report and any required Progress Reports.** The Band's Project Manager shall provide the INAC Regional Housing Officer with Reports as required by the *BC Region First Nation Reporting Guide* and any additional terms and conditions, such as Progress Reports as required for the INAC funding approval.
2. **Final Inspection Report by qualified inspector for code compliance.** The Band's Project Manager shall provide the INAC Regional Housing Officer with a Completion Certificate (see *Final Completion Reports*) and the Building Inspector's Final Inspection Report, upon project completion.

SUGGESTED WORK DESCRIPTIONS***Band Project Manager***

The Project Manager may be responsible for the following:

- liaising with the consultant, Housing Manager and the Band Council
- preparing all relevant project documents
- obtaining detailed estimated costs for each housing renovation
- reporting to Band member renovation recipient
- controlling and supervising renovation and/or construction work

- all correspondence and reports related to the project
- preparing and submitting all Ministerial Guarantee request documents
- ensuring that all land encumbrance clearances are obtained
- ensuring that legal surveys are complete
- ensuring that mitigation measures on Environmental Screening Record are carried out

Band Technical Advisor (combine with Project Manager, if desirable)

The Technical Advisor may be responsible for the following:

- providing design details
- preparing project specifications
- projecting management
- tendering documents, specifications and construction drawings
- supervising/inspecting construction and/or renovations
- providing technical advice to the Band
- reporting to the Project Manager on project progress

INSPECTIONS

Inspections for new construction are carried out by a qualified code inspector (an individual who has passed either a level one or Building Officials Associations of British Columbia (BOABC) examination and/or has graduated from the Canada Mortgage and Housing Corporation's First Nation Inspector Initiative (FNII); and at the following stages:

1. site
2. foundation
3. framing and insulation (structural)
4. electrical
5. plumbing
6. completion

All site inspections shall provide the street address, lot number, and where available, the name of the occupant of each unit being inspected. The completion inspection shall formally verify that the project is substantially complete and that the project is on budget.

The Inspector is: _____ and is qualified to inspect for code compliance to the National Building Code

The Inspector's Qualification is: (circle one) LEVEL ONE BOABC FNII GRADUATE

LAND ENCUMBRANCE

The INAC subsidy and or Ministerial Loan Guarantee are only provided for those projects occurring on reserve land that does not have restrictions, caveats or encumbrances that prevent its use for the intended residential and occupation purposes.

PROJECT COSTS

SOURCE OF FUNDING	AMOUNT
INAC Subsidy: \$_____ x _____ units	
Member Equity	
Loan Guarantee Amount	
Band Contribution	
INAC Inspection Contribution	
OTHER (specify) (e.g., sweat equity)	
TOTAL	

TIMBER PERMIT

Does this project involve the removal of timber with a value estimated at \$10,000.00 or more, and/or involve the transport or sale of the timber off-reserve?

Circle One

YES (Timber Permit attached)

NO

PERMANENT FOUNDATION

The housing unit, whether it is stick built/modular/trailer is fixed to a foundation to prevent damage due to wind load, and the foundation is resistant to the effects of frost.

SERVICED LOTS

Are the homes to be constructed/purchased located on serviced lots which provide road access, water, sewer, and electrification? Note that individual well water systems require a "quality & quantity" test as part of the housing submission. Individual septic systems require a sewer permit from Health Canada to be part of the housing submission.

Circle One

YES

NO

(Band Manager/Administrator Signature)

Date

Appendix D

Management Plan for Housing Renovation

First Nation Name:

MANAGEMENT PLAN 20__/20__ Housing Renovations

LOCATION:

The project is located on Reserve Name: _____ I.R. # _____

1)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	
2)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	
3)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	
4)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	
5)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	
6)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	

7)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	
8)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	
9)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	
10)	Lot #:		Street Address:		Occupant Name:	
			Hydro Meter #:		Age of home:	

SUMMARY OF WORK

To Renovate (# of) _____ Non-CMHC Houses at a Total Project Cost of \$ _____

PROJECT SUBSTANTIATION

To renovate non-CMHC homes over the age of 10 years, to extend their useful life by at least 15 years.

PROJECT MANAGEMENT

The following project team will be implemented for the 20____ / 20____ Housing program:

Band Council Representative:

Band Project Manager:

Band Technical Advisor (if applicable):

REPORTS

The Band's Project Manager shall provide the INAC Regional Housing Officer:

1. **Completion Report and any required Progress Reports.** The Band' Project Manager shall provide the INAC Regional Housing Officer with Reports as required by the *BC Region First Nation Reporting Guide* and any additional terms and conditions, such as Progress Reports as required for the INAC funding approval.

2. **Final Inspection report by qualified inspector for code compliance.** The Band's Project Manager shall provide the INAC Regional Housing Officer with a Completion Certificate (see *Final Completion Reports*) and the Building Inspector's Final Inspection Report upon project completion.

SUGGESTED WORK DESCRIPTIONS

Band Housing and/or Project Manager

The Housing Manager may be responsible for the following:

1. Liaising with consultant, Project Officer and the Band Council
2. Preparation of all relevant project documents
3. Obtaining detailed estimated costs for each housing renovation
4. Reporting to Band member recipient regarding the renovations
5. Control and supervision of renovation and/or construction work
6. All correspondence and reports related to the project
7. Preparation and submission of all Ministerial Guarantee request documents
8. Ensuring all land encumbrance clearances are obtained
9. Ensuring that legal surveys are complete
10. Ensuring that mitigation measures on Environmental Screening Record are carried out

Band Technical Advisor (combine with Project Manager, if desirable)

The Technical Advisor may be responsible for the following:

1. Provide design details
2. Preparation of project specifications
3. Project management
4. Tender documents (may be desirable), specifications and construction drawings
5. Supervision/inspection of construction and/or renovations, as required
6. Providing technical advice to the Band
7. Reporting to the Project Manager on project progress

INSPECTIONS

Inspections for new construction will be carried out by a qualified code inspector (an individual who has passed either a level one or Building Officials Associations of British Columbia (BOABC) examination and/or has graduated from the Canada Mortgage and Housing Corporation's First Nation Inspector Initiative (FNII) at the following stages:

1. Site
2. Foundation
3. Framing and insulation
4. Completion

All site inspections shall provide the street address, lot number, and where available the name of the occupant of each unit being inspected. The completion inspection shall formally verify that the project is substantially complete and that the project is on budget. Electrical, Plumbing, Natural Gas and other Technical Inspections will be required.

The Inspector is:

The Inspector's Qualification is: (circle one) and enclosed

LEVEL ONE BOABC

FNII GRADUATE

LAND ENCUMBRANCE

The INAC subsidy and/or Ministerial Loan Guarantee is/are only provided for those projects occurring on reserve land that does not have restrictions, caveats or encumbrances that prevent the use of the land for the intended residential and occupation purposes.

PROJECT COSTS

SOURCE OF FUNDING	AMOUNT
INAC Subsidy: \$ _____ x _____ units	
Member Equity	
Loan Guarantee Amount	
Band Contribution	
INAC Inspection Contribution	
OTHER (specify) (e.g., sweat equity)	
TOTAL	

TIMBER PERMIT

Does this project involve the removal of timber with a value estimated at \$10,000.00 or more, and/or involve the transport or sale of the timber off reserve?

Circle One

YES (Timber Permit attached)

NO

PERMANENT FOUNDATION

The housing unit whether it is stick built/modular/trailer is to be fixed to a foundation to prevent damage due to wind load, and the foundation is resistant to the effects of frost.

SERVICED LOTS

Are the homes to be constructed and/or purchased located on serviced lots in that the lots provide road access, water, sewer, and electrification? Please note that individual well water systems require a “quality and quantity” test to be part of the housing submission. Individual septic systems require a sewer permit from Health Canada to be part of the housing submission.

Circle One YES NO

(Band Manager/Administrator Signature)

Date

Please note:

Regular renovations subsidy money is provided for the following and is to meet the BC Building Code: site, foundation, electrical, plumbing and /or mechanical needs /upgrades to extend the life of the house by at least 15 years.

The money for other repairs/renovations includes such items as replacing cupboards and interior painting. Replacing carpets etc. should come from other sources of funding (e.g., Band, homeowner and/or a CMHC program where applicable).

Appendix E ***Environmental Screening***

ENVIRONMENTAL SCREENING RECORD

Complete * Sections Only - Sign and Date Page 1 Only - Must Submit All 9 Pages

Project No:	Location:	Project Proposal:	Dept:	Screening Decision:
Project Title: *	Project Manager/Officer: *	Telephone: *	Interim Decision:	
Relevant Project Action: Clearing and Grubbing	Environmental Concerns: 1. Size and quantity of equipment 2. Climate 3. Disturbance of soil and vegetation	Protective Measures Recommended: 1. Equipment size should be kept as small as practical for the scope of work. 1. Avoid clearing during periods of high winds to reduce dust. 2. Avoid clearing during wet or rainy seasons to alleviate erosion and possible siltation of rivers and streams. Provide siltation control measure where necessary. 1. Avoid clearing in ecologically sensitive areas. Where clearing must be done in such areas, contact the appropriate agencies (e.g., Environment Canada) and adhere to the required guidelines. 2. Around the perimeter of the cleared area, provide a 2m wide strip where the trees are cut to stump level only. This will provide root protection for trees adjoining the cleared area. 3. Plant seed/seed cleared area to reduce soil erosion and/or dust.		
Review and Approval:		Where there is more than one decision in the same three month period.		
Project Officer:	Date:	Responsible Manager (RCM):	Date:	

ENVIRONMENTAL SCREENING RECORD

Project No:	Location:	Project Proposal:	Dept:	Screening Decision:
Project Title: *	Project Manager/Officer: *	Telephone: *	Interim Decision:	
Relevant Project Action:	Environmental Concerns:		Protective Measures Recommended:	
	<ol style="list-style-type: none"> 4. Visual Impacts 5. Blow down of remaining trees. 6. Increased snow drifting in cleared area. 		<ol style="list-style-type: none"> 1. Minimize the number of trees removed. Leave buffer strips if possible. 1. Soften the cleared forest edge both vertically and horizontally to simulate a natural forest edge. 1. If possible leave rows of trees as windbreaks. 	
Review and Approval:			Where there is more than one decision in the same three month period.	
Project Officer:	Date:	Responsible Manager (RCM):	Date:	

ENVIRONMENTAL SCREENING RECORD

Project No:	Location:	Project Proposal:	Dept:	Screening Decision:
Project Title: *	Project Manager/Officer: *	Telephone: *	Interim Decision:	
Relevant Project Action: Burning	Environmental Concerns: 1. Visual Impact 2. Safety 3. Erosion 4. Extent, duration and frequency 5. Environmental	Protective Measures Recommended: 1. Burn early enough in the season to permit regrowth. Avoid scorching adjoining trees. 1. Burn only during periods to Low Fire Warning Index. Avoid burning during dry periods. 2. Burn only under favourable wind conditions. 3. Prepare Emergency Fire Control Plan. Notify local fire department in advance of the burning. 1. Burn during periods of high soil moisture content. 2. Burn on mineral soils. 1. Limit extent, duration and frequency of burning as much as possible. 1. Minimize the use of tire and other combustible synthetics during burning. 2. Complete all burning prior to occupation of homes.		
Review and Approval:		Where there is more than one decision in the same three month period.		
Project Officer:	Date:	Responsible Manager (RCM):	Date:	

ENVIRONMENTAL SCREENING RECORD

Project No:	Location:	Project Proposal:	Dept:	Screening Decision:
Project Title: *	Project Manager/Officer: *	Telephone: *	Interim Decision:	
<p>Relevant Project Action:</p> <p>Excavation and Embankment (ALSO LOT GRADING)</p>	<p>Environmental Concerns:</p> <ol style="list-style-type: none"> 1. Disturbance of soil and vegetation 2. Visual Impacts 3. Changes to natural drainage 4. Alteration to groundwater table 5. Accelerated erosion due to new runoff regime 6. Air pollution, oils and noise from construction equipment 	<p>Protective Measures Recommended:</p> <ol style="list-style-type: none"> 1. Plant seed/seed completed earthworks to reintroduce vegetation. 1. Minimize cut and fill slopes as much as possible. Taper to existing ground. 2. Cover excavations and embankments with a layer of soil matching the existing site soil conditions. 1. Install culverts in accordance with design Guidelines. 2. Size culverts to minimize backwater ponding effects. 1. Not considered significant/ 1. Plant seed/seed completed earthworks. Install dissipaters in ditches with steep slopes. 1. Maintain equipment in good condition. Provide for storage of waste oils in accordance with BC Special Waste Regulations. 		
Review and Approval:		Where there is more than one decision in the same three month period.		
Project Officer:	Date:	Responsible Manager (RCM):	Date:	

ENVIRONMENTAL SCREENING RECORD

Project No:	Location:	Project Proposal:	Dept:	Screening Decision:
Project Title: *	Project Manager/Officer: *	Telephone: *	Interim Decision:	
Relevant Project Action: Access Road (Driveway)	Environmental Concerns: 1. Alteration of groundwater table 2. Disturbance to soil and vegetation 3. Burning 4. Alteration of surface drainage 5. Changes to natural drainage 6. Accelerated erosion due to new runoff regime	Protective Measures Recommended: 1. Minimal impact - no measures recommended. 1. See Clearing. 2. Plant seed/seed finished cut and fill slopes. 1. See Burning. 1. Minimal impact - no measures recommended. 1. Avoid natural drainage features if possible. 2. Provide culverts where crossings of natural drainage features are necessary. Also provide a culvert where the driveway intersects the main road. 1. Likely not significant but provide rip-rap where this could occur (e.g., culvert inlet and outlet).		
Review and Approval:		Where there is more than one decision in the same three month period.		
Project Officer:	Date:	Responsible Manager (RCM):	Date:	

ENVIRONMENTAL SCREENING RECORD

Project No:	Location:	Project Proposal:	Dept:	Screening Decision:
Project Title: *	Project Manager/Officer: *	Telephone: *	Interim Decision:	
<p>Relevant Project Action:</p> <p>Septic Tank and Tile Field Construction and Operation</p>	<p>Environmental Concerns:</p> <ol style="list-style-type: none"> 1. Disturbance to soils and vegetation 2. Contamination of groundwater, water mains, and/or surface water 	<p>Protective Measures Recommended:</p> <ol style="list-style-type: none"> 1. Covering under "Clearing and Grubbing" and "Excavation and Embankment." 1. Design and construct in accordance with <i>Design Guidelines for Wastewater Systems in BC Region</i> - INAC. A site evaluation and the design must be done by a specialist qualified in hydro geological and biochemical principles and soil identification. 2. Ensure 1m minimum clearance from the bottom of the disposal trench to the top of the groundwater mound created by wastewater disposal for 1/20 year flood conditions. 3. Maintain horizontal separations from buildings, water wells, water mains, property lines and lakes streams as per the minimum standards set out in the Design Guidelines. 4. Install minimum 50mm of course sand in the bottom of the disposal trench before placing drain rock. 5. Provide for the regular pumping out of septic tanks. 		
Review and Approval:		Where there is more than one decision in the same three month period.		
Project Officer:	Date:	Responsible Manager (RCM):	Date:	

ENVIRONMENTAL SCREENING RECORD

Project No:	Location:	Project Proposal:	Dept:	Screening Decision:
Project Title: *	Project Manager/Officer: *	Telephone: *	Interim Decision:	
Relevant Project Action: Septic Tank and Tile Field Construction and Operation, (cont.)		Environmental Concerns: 3. Alterations of groundwater table 4. Health and Safety		Protective Measures Recommended: 6. Prevent access to the drain field area, especially in winter to avoid freezing. 7. Inspect and test adjacent waterlines to engineering specifications. 1. Minimal impact - no measures. 1. Abide by WCB regulations during construction. 2. Provide heavy and/or lockable cover on septic tank to prevent access by children. 3. Repair of fields and septic tank pump-out to be done in a sanitary manner (e.g., use lime to disinfect and wear protective clothing.)
Review and Approval:			Where there is more than one decision in the same three month period.	
Project Officer:	Date:	Responsible Manager (RCM):	Date:	

ENVIRONMENTAL SCREENING RECORD

Project No:	Location:	Project Proposal:	Dept:	Screening Decision:
Project Title: *	Project Manager/Officer: *	Telephone: *	Interim Decision:	
Relevant Project Action: House Construction	Environmental Concerns: 1. Visual impacts (aesthetics) 2. Disposal of waste construction materials 3. Noise from construction equipment	Protective Measures Recommended: 1. Individual home owner selection of house design, including profiles and exterior colours. 2. Maintain tree buffers or develops appropriate landscaping. 1. Develop waste site prior to construction for land filling of solid waste and ash. 2. If waste is burned, remove plastics, solvents paints and metals for disposal in accordance with BC Special Waste Regulations. Dispose of ash in a landfill. 3. Minimize waste as much as possible. 1. Minimal impact. Limit construction to normal daylight working hours.		
Review and Approval:		Where there is more than one decision in the same three month period.		
Project Officer:	Date:	Responsible Manager (RCM):	Date:	

ENVIRONMENTAL SCREENING RECORD

Project No:	Location:	Project Proposal:	Dept:	Screening Decision:
Project Title: *	Project Manager/Officer: *	Telephone: *	Interim Decision:	
Relevant Project Action: Landscaping	Environmental Concerns: 1. Erosion if there are delays between land clearing and revegetation 2. Introduction of exotic pest species if seed or sod is of unknown purity 3. Increase in total transpiration demand above rate of replacement of soil moisture 4. Attraction of herbivores resulting in increased road kills and danger to human life	Protective Measures Recommended: 1. Minimize the delay between clearing and revegetation as much as possible. 2. Prevent or reduce root and bark damage to trees which are to be preserved. 3. Revegetation with indigenous species. 1. Know purity of seed sources or transplant from local area. 1. Choose species better adapted to local conditions. 1. Choose species unattractive to herbivorous animals.		
Review and Approval:		<small>Where there is more than one decision in the same three month period.</small>		
Project Officer:	Date:	Responsible Manager (RCM):	Date:	

Appendix F

New Housing Subsidy Submission Checklist

For First Nation records only. Check off where applicable.

Band Name:

Project Title: (Project # assigned) _____

I) MANAGEMENT PLAN

- 1) Location Information:
 - a) Reserve Name:
 - b) Reserve Number:
 - c) Lot Number:
 - d) Street Address:
 - e) Occupant(s) Name(s):
- 2) Project Management Team:
- 3) Inspector Identification:
- 4) Inspector Qualification:
- 5) Project Costs:
 - a) INAC BC subsidy:
 - b) Member Equity Letter from Bank:
 - c) Member Loan Amount:
 - d) Band Contribution BCR:
 - e) Loan Guarantee Amount
 - f) INAC BC Inspection Contribution:
 - g) Other (specified):
- 6) Timber Permit:
- 7) Serviced Lots: (Yes/No)

If 'No', is Health Canada permit provided for water and/or sewer?

II) ENVIRONMENTAL SCREENING RECORD (9 pages)

- 1) Project Title:
- 2) Project Manager Identified:
- 3) Phone Number:
- 4) Signed and Dated:

III) LAND ENCUMBRANCE CHECK (by First Nation or INAC as applicable).

Are there any encumbrances to be identified? Yes/No

IF A MINISTERIAL GUARANTEE IS REQUIRED, PLEASE REFER TO SEPARATE CHECKLIST.

Appendix G

Regular Renovation Submission Checklist

For First Nation records only. Check off where applicable.

Band Name: _____

Project Title: (Project # assigned) _____

I) MANAGEMENT PLAN

- 1) Location Information:
 - a) Reserve Name:
 - b) Reserve Number:
 - c) Lot Number:
 - d) Street Address:
 - e) Occupant(s) Name:
 - f) Hydro Meter Number:
 - g) Age of home
- 2) Project Management Team:
- 3) Inspector Identification:
- 4) Inspector Qualification:
- 5) Project Costs
 - a) INAC BC subsidy:
 - b) RRAP:
 - i) CMHC Letter:
 - ii) or BCR:
 - c) Member Equity Letter from Bank:
 - d) Band Contribution BCR:
 - e) INAC BC Inspection Contribution:
 - f) Other (specified):
- 6) Serviced Lots: Yes/No (If 'No', is Health Canada permit provided for water/sewer?)
- 7) Non-CMHC Home Certification:
- 8) Signed and Dated:

II) ENVIRONMENTAL SCREENING RECORD (1 page)

- 1) Project Manager Identified:
- 2) Phone Number:
- 3) Signed and Dated:

III) BUILDING INSPECTORS REPORT (per unit)

- 1) Age of House:
- 2) Occupant(s) Name(s):

- 3) Street Address:
- 4) Lot Number:
- 5) Scope of Work:
- 6) Cost Estimate:
- 7) Sweat Equity Identification:
- 8) Signed and Dated:
- 9) Certificate of Qualification (has a copy been enclosed?)

IV) NOTES

Appendix H

Mould Renovation Submission Checklist

For First Nation records only. Check off where applicable.

Project Title/#: _____ Band Name: _____

I) ENVIRONMENTAL HEALTH OFFICER REPORT

- 1) Occupant Name:
- 2) Street Address:
- 3) Mould Assessment report
- 4) Signed and Dated:

II) MEDICAL DOCTORS LETTER

- 1) Provided:

III) MOULD REMEDIATION CONTRACTOR REPORT

- 1) Occupants Name:
- 2) Street Address:
- 3) Lot Number:
- 4) Scope of Work:
- 5) Cost Estimate:
- 6) Signed and Dated:

IV) MOULD REMEDIATION CONTRACTOR QUALIFICATIONS

- 1) Provided:

V) MANAGEMENT PLAN

- 1) Location Information:
 - a) Reserve Name:
 - b) Reserve Number:
 - c) Lot Number:
 - d) Street Address:
 - e) Occupant(s) Name:
 - f) Hydro Meter Number:
 - g) Age of home:
- 2) Project Management Team:
- 3) Inspector Identification:
- 4) Inspector Qualification:
- 5) Project Costs:
 - a) INAC BC subsidy:
 - b) RRAP:

- i) CMHC Letter:
 - ii) or BCR:
 - c) Member Equity Letter from Bank:
 - d) Band Contribution BCR:
 - e) INAC BC Inspection Contribution:
 - f) Administration Dollars:
 - g) Other (specified):
- 6) Serviced Lots: Yes/No If 'No': is Health Canada permit provided for water/sewer?

VI) ENVIRONMENTAL SCREENING RECORD (1 page)

- 1) Project Manager Identified:
- 2) Phone Number:
- 3) Signed and Dated:

VII) BUILDING INSPECTORS REPORT (per unit)

- 1) Age of House:
- 2) Occupants Name:
- 3) Street Address:
- 4) Lot Number:
- 5) Scope of Work:
- 6) Cost Estimate:
- 7) Sweat Equity Identification:
- 8) Signed and Dated:
- 9) Certificate of Qualification (has copy been enclosed?).

VIII) NOTES

Appendix I

Band Administered Ministerial Guarantee Submission Checklist

For First Nation records only. Check off where applicable.

Project Title: _____ Band Name: _____

I) BAND COUNCIL RESOLUTION THE ADDENDUM ORIGINAL

NOTE: CROSS OUTS AND WHITE OUTS MUST BE INITIALLED

- 1) General Information Block:
 - a) First Nation Name:
 - b) Province:
 - c) Place:
 - d) Date:
- 2) Paragraph One:
 - a) First Nation Name:
 - b) Applicants Name:
- 3) Quorum Identified:
- 4) Signatures = to or > than Quorum:

II) BAND COUNCIL RESOLUTION MINISTERIAL GUARANTEE ORIGINAL

NOTE: CROSS OUTS AND WHITE OUTS MUST BE INITIALLED

- 1) General Information Block:
 - a) First Nation Name:
 - b) Province:
 - c) City/Town/Village Place Name:
 - d) Date:
- 2) Paragraph One:
 - a) First Nation Name:
 - b) Fiscal Year (e.g., 2010/2011)

- 3) Paragraph Two:
 - a) First Nation Name:
 - b) Loan Amount:
 - c) Financial Institution Legal Name:
 - d) Number of Housing Units to be Built:
 - e) Reserve Name and Number:
- 4) Paragraph Six:
 - a) First Nation Name:
 - b) Total Number of Housing Units Required:
 - c) Total Number of Units to be Built:
 - d) Fiscal Year:
 - e) Financing:
 - i) INAC BC Subsidy:
 - ii) Loan Amount:
 - iii) Band Contribution:
 - iv) Other (specified):
 - v) Total:
 - vi) Average Cost per Unit Built:
 - f) Page One Initials (= to or > than Quorum):
- 5) Paragraph Seven:
 - a) Loan Amount:
 - b) Amortization Period:
- 6) Paragraph Eleven:
 - a) First Nation Name:
- 7) Quorum Identified:
- 8) Signatures (= to or > than Quorum):

III) APPROVED LENDER LOAN AGREEMENT ORIGINAL

- 1) Paragraph One:
 - a) Loan Amount:
 - b) First Nation Name:
 - c) First Nation Name (this is not a typo):
 - d) Financial Institution Legal Name:
 - e) Alphabetical Expression of Loan Amount:
 - f) Alphabetical Expression of Interest Rate:
 - g) Numeric Expression of Interest Rate:
- 2) Paragraph Two:
 - a) Financial Institutions Headquarters Address:
- 3) Page One Initials (= to or > than Quorum)
- 4) Page Two Initials (= to or > than Quorum)
- 5) Paragraph Eleven:
 - a) Reserve Name(s):
 - b) Reserve Number(s):

- c) Block Number(s) if applicable:
- d) Lot Numbers(s):
- 6) Page Three Initials (= to or > than Quorum)
- 7) Signature Block:
 - a) Numeric Expression of Date:
 - b) Alphabetical Expression of Month:
 - c) Year:
 - d) First Nation Name:
 - e) Witness(es) Signature(s):
- 8) Signatures (= to or > than Quorum)

V) LAND ENCUMBRANCE CHECK

- 1) Land Ownership:
 - a) Band Land:
 - b) Individual Ownership:
 - c) Other (specified):
- 2) Registered Encumbrances:
- 3) INAC BC Assessment:
- 4) Signed and Dated:

VI) ENVIRONMENTAL SCREENING RECORD (9 Pages)

- 1) Project Title:
- 2) Project Manager Identified:
- 3) Phone Number:
- 4) Signed and Dated:

VII) FINANCIAL INSTITUTION LETTER OF INTENT

- 1) Financial Institution Letterhead:
- 2) Financial Institution Legal Name:
- 3) Name of Financial Institution Contact:
- 4) Date:
- 5) Borrower(s) Name(s):
- 6) Loan Amount:
- 7) Interest Rate:
- 8) Amortization Period:
- 9) Term of Loan:
- 10) Period of Time Offer Valid:
- 11) Financial Institution Certification:
- 12) Signature:

VIII) SOCIAL DEVELOPMENT RECIPIENT VERIFICATION from CMHC

- 1) First Nation Letterhead:
- 2) Date:
- 3) Project Title:
- 4) Certification of Shelter Assistance:
- 5) Name(s) of Shelter Recipient(s)
- 6) Amount of Each Shelter Assistance Entitlement:
- 7) Signature:

IX) BAND ADMINISTERED SUMMARY SHEET

- 1) Participant Profile:
 - a) Name of each Occupant, if known:
 - b) Last Four Numbers of Membership Number:
 - c) Income Shelter Allowance Identification:
 - d) 25% Monthly Income or Maximum Shelter:
 - e) Rent (Hot: utilities included) (Cold)
 - f) Utility Allowance (Cold Rent):
 - g) Total Monthly Shelter Revenue:
 - h) Land Description:
- 2) Capital Cost Summary:
 - a) Survey:
 - b) On-Site Servicing:
 - c) Insurance During Construction:
 - d) Plans:
 - e) Legal:
 - f) Organizational Expenses:
 - g) Building Construction Costs:
 - h) Appliances:
 - i) Landscaping:
 - j) Other Costs:
 - k) Interest During Construction:
 - l) Total Shelter Costs:
 - m) INAC BC Subsidy Identified:
 - n) Band Contribution Identified:
 - o) Net Shelter Loan-Ministerial Guarantee:

- 3) Project Operating Summary:
- a) Total Monthly Shelter Income:
 - b) Insurance:
 - c) Maintenance:
 - d) Replacement Reserve:
 - e) Operating Costs:
 - f) Administration:
 - g) Contingency Allowance:
 - h) Loan Repayment:
 - i) Total Annual Expenses:
 - j) Annual Surplus

X) NOTES

IF AN INAC BC SUBSIDY IS REQUIRED, PLEASE REFER TO SEPARATE CHECKLIST.

Appendix J

Individual Ownership Ministerial Guarantee

Submission Checklist

For First Nation records only. Check off as applicable.

Project Title: _____ Band Name: _____

I) BAND COUNCIL RESOLUTION THE ADDENDUM ORIGINAL

NOTE: CROSS OUTS AND WHITE OUTS MUST BE INITIALLED

- 1) General Information Block:
 - a) First Nation Name:
 - b) Province:
 - c) Place:
 - d) Date:
- 2) Paragraph One:
 - a) First Nation Name:
 - b) Applicants Name:
- 3) Quorum Identified:
- 4) Signatures = to or > than Quorum:

II) BAND COUNCIL RESOLUTION MINISTERIAL GUARANTEE ORIGINAL

NOTE: CROSS OUTS AND WHITE OUTS MUST BE INITIALLED

- 1) General Information Block:
 - a) First Nation Name:
 - b) First Nation Address:
 - c) Date:
- 2) Paragraph One:
 - a) Applicant(s) Name(s):
 - b) Applicant(s) Membership Number(s):
 - c) First Nation Name:
 - d) Loan Amount:
 - e) Amortization Period:
 - f) Financing:
 - i) Loan Amount:
 - ii) Individual Contribution:
 - iii) INAC BC Subsidy:
 - iv) Band Contribution:
 - v) Other (specified):
 - vi) Total:
 - g) Financial Institution Legal Name:

- 3) Page One Initials (= to or > than Quorum)
- 4) Quorum Identified:
- 5) Signatures – to or > than Quorum:

III) Undertaking Original

- 1) General Information
 - a) Applicant(s) Name(s):
 - b) Applicant(s) Membership Number(s):
 - c) First Nation Name:
 - d) Band Number:
- 2) Statements Paragraph One
 - a) Loan Amount:
 - b) Financial Institution Legal Name:
 - c) Reserve Name and Number:
- 3) Request for Approval of the Loan Application:
 - a) Applicant(s) Name(s):
 - b) Financial Institution Legal Name:
 - c) City/Town/Village Place Name:
 - d) Calendar Date:
 - e) Month:
 - f) Fiscal Year:
 - g) Witness Signature:
 - h) Applicant(s) Signature(s):
- 4) Affidavit of Execution Original:
 - a) General Information
 - i) Witness Name:
 - ii) City/Town/Village Place Name:
 - iii) Province:
 - iv) Witness Occupation:
 - b) Paragraph One
 - i) Applicant(s) Name(s):
 - c) Paragraph Two
 - i) Applicant(s) Name(s):
 - ii) Building/Office Location:
 - iii) City/Town/Village Place Name:
 - d) Notary/Commissioner/etc Info Block:
 - i) City/Town/Village Place Name:
 - ii) Province:
 - iii) Calendar Date:
 - iv) Month:
 - v) Year:
 - vi) Signature:
 - vii) Stamp/Seal:
 - e) Witness Signature:

IV) SCHEDULE AA LAND VERIFICATION

- 1) Reserve Name:
- 2) Reserve Number:
- 3) Block Number (if applicable)
- 4) Lot Number:

V) LAND ENCUMBRANCE CHECK

- 1) Land Ownership:
 - a) Band Land:
 - b) Individual Ownership:
 - c) Other (specified):
- 2) Registered Encumbrances:
- 3) INAC BC Assessment:
- 4) Signed and Dated:

VI) ENVIRONMENTAL SCREENING RECORD (9 Pages)

- 1) Project Title:
- 2) Project Manager Identified:
- 3) Phone Number:
- 4) Signed and Dated:

VII) FINANCIAL INSTITUTION LETTER OF INTENT

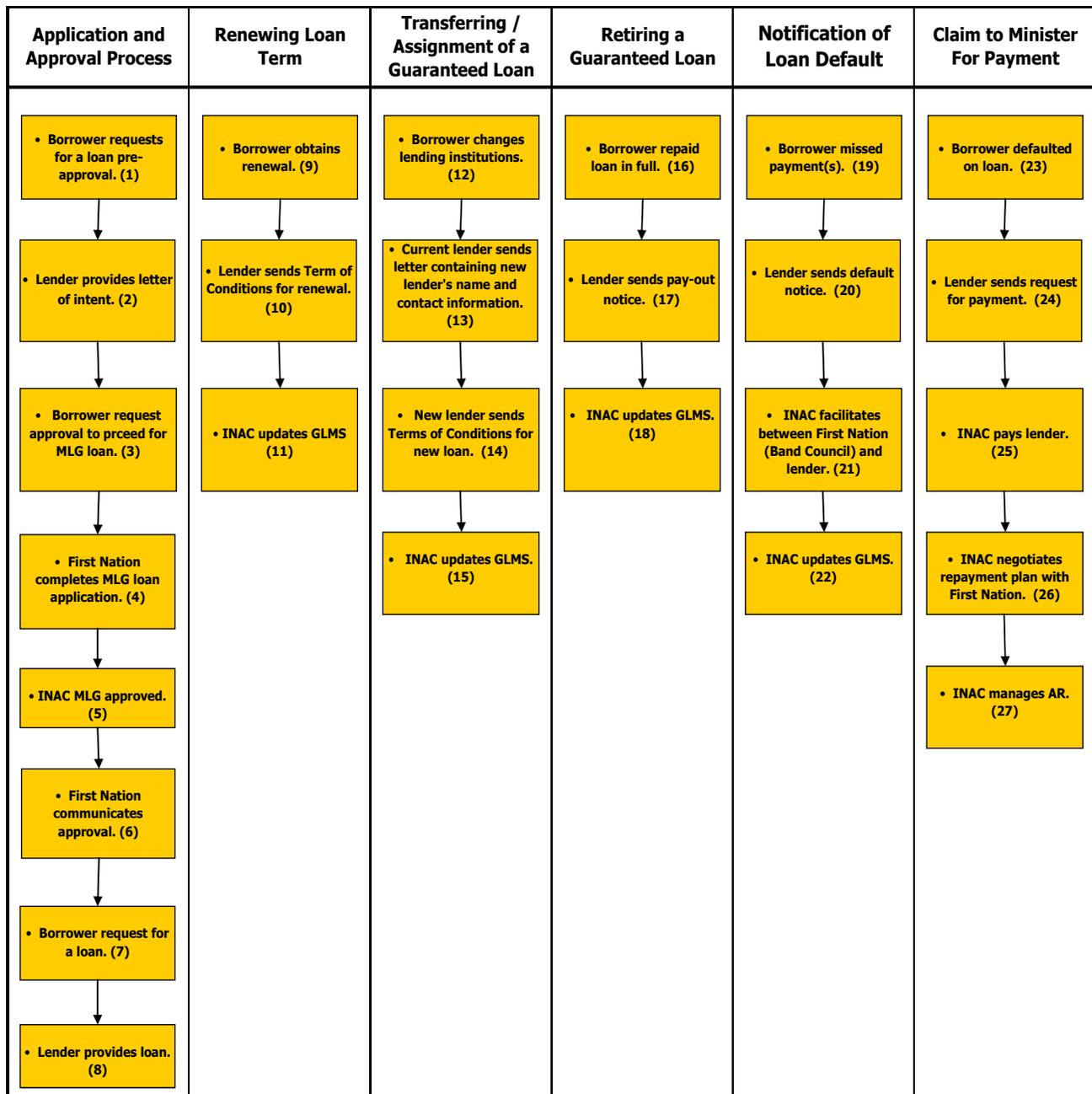
- 1) Financial Institution Letterhead:
- 2) Financial Institution Legal Name:
- 3) Name of Financial Institution Contact:
- 4) Date:
- 5) Borrower(s) Name(s):
- 6) Loan Amount:
- 7) Interest Rate:
- 8) Amortization Period:
- 9) Term of Loan:
- 10) Period of Time Offer Valid:
- 11) Financial Institution Certification:
- 12) Signature:

VIII) BORROWER(S) LOAN APPLICATION

- 1) Borrower(s) Name(s)
- 2) Financial Institution Legal Name:

IX) NOTES (IF AN INAC BC SUBSIDY IS REQUIRED, PLEASE REFER TO SEPARATE CHECKLIST.)

Appendix K Process for Ministerial Loan Guarantee (MLG)



Appendix L Sample of Cash Flow Statement

Sample Cash Flow Statement

Name of First Nations: _____

Fiscal Year: _____

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Deferred
Direct Costs of Building Homes													
House #1													
House #2													
House #3													
House #4													
House #5													
House #6													
House #7													
House #8													
House #9													
House #10													
A Total Direct Costs for Building Homes													
Direct Costs of Renovations													
Project 1/3													
Project 4/7													
Project 8/10													
Project 11/12													
Project 13/14													
Project 15/17													
Project 18/20													
B Total Direct Costs For Renovations													
A+B Total Direct Costs													
C Overhead Costs													
D Total Costs A+B+C=D													

Appendix M

Certificate of Completion for Capital Housing Projects

INFORMATION

First Nation Name and Reserve Name

Project Number Band Number

Project Title

1. All details of the product are resolved.
2. There is no flaw, omission, uncompleted work, claim or outstanding payment.
3. The construction complies with all requirements of applicable codes and standards.
4. Official inspection report(s) or certificate(s) by qualified Inspector(s) is attached.
5. Environmental Assessment Compliance
List the reports or supporting documents attached:
e.g., Fire Commissioner (Labour Canada)
 Environmental License (Provincial)
 Health Canada (water, sewage, testing, etc.)
 Worker's Compensation (Safety & Labour Conditions)
 Survey & Soil Testing Reports, Concrete Testing
 Reports, etc.

Signature of Project Manager Authorized by the Band Council

Date:

Received by INAC BC:

Date:

Appendix N

Sample of Final Inspection

ACME INSPECTIONS

Date:

To: Jane Doe – Chief, ABC Indian Band

Re: Inspection of Lois Lane Residence

I have inspected the residence located at ABC IR#7, 100 Nowhere Street, Lot 60, occupied by Lois Lane and have found it to be 100% ready for occupancy as per the 20__/20__ British Columbia Building Code.

Sincerely,

John Brown,
BOABC Level One Inspector

Appendix P

Key Dates in INAC Funding and Reporting Process

Reporting Due Dates for INAC Funding

Completion Reports are normally due ninety days after March 31 of the fiscal year that funding was provided, subject to other dates determined by the terms conditions for approving funding.

Progress Report due dates are determined on a case-by-case basis.

Refer to current *BC Region INAC Program Guide*.

Updates to the FNIIP

Updates for the next fiscal year must be submitted to INAC by November 30 of the current fiscal year. The FNIIP serves as a continuous update to the community's five-year capital planning. Currently, INAC BC Region requests annual updates for housing projects through the FNIIP update; however, specific Annual Housing Plans may be required at a later date.

Applications for INAC Subsidy toward CMHC Section 95 Social Housing Program

INAC and CMHC send a call letter for applications during the third quarter of the year. Proposal submission due date for the next fiscal year (starting April 1) is normally during February of the current year. Inquiries should be directed to the CMHC or INAC housing representative.