



# Repair Loan Policy

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## INTRODUCTION

### **MANDATE:**

“The vision statement of the Nipissing First Nation Council is to empower the membership of the Nipissing First nation to unify in a positive, progressive manner and work towards a common goal to be socially, economically, culturally sensitive, independent and self governed.

It is the responsibility of each member of Nipissing First Nation to protect the Nipissing inherent rights while striving to improve each nation members well being and quality of life. All decisions shall be dedicated to the commitment of the best interest of the Nipissing First Nation as a whole. Fairness and honesty shall be used in all decisions.”

### **GOAL:**

Nipissing First Nation provides loans for the repairs to Nipissing First Nation member’s primary residential homes based on the availability of funds. This assistance is provided to ensure that all First Nation members reside in homes that are structurally and environmentally safe.

# **NIPISSING FIRST NATION REPAIR LOAN POLICY**

## **DEFINITIONS**

“NFN” means Nipissing First Nation

“Accepted” (in relation to an application for repair loans) means: a properly completed application form which the Housing staff has indicated his acceptance by affixing the date-stamp and signature.

“Applicant” means a person whose completed application for a repair loan has been accepted (include spouse of applicant)

“Application Form” means: a form prescribed by the Housing committee for the purposes of applying for a repair loan.

“Date of application” means: the date upon which the Housing staff accepted the application.

“Member” means a person whose name is included in the membership register of the Nipissing First Nation.

“Spouse” means: either a man or woman who are married to each other, or who have lived together in a permanent conjugal relationship outside marriage for a period of at least one year.

“Housing Committee” means (7) seven community members of Nipissing First Nation, (1) one Chairperson of NFN Council, and the Nipissing First Nation Housing Staff.

“Finance Committee” means (3) three members of NFN Council, the Executive Director, Executive Assistant and the Finance Manager.

“Housing Loan Approval Committee” means the housing staff, Finance Manager and the Chairperson of the Housing Committee.

“Primary Residence” means NFN member must live in house.

## 1. APPLICATION PROCESS

a) Application to be added to Repair Loan list an applicant must be:

- i. A registered member of Nipissing First Nation (NFN) who is eighteen years (18) of age or older and;
- ii. This Repair loan must be for the applicants' **primary residence** on Nipissing First Nation land.
- iii. Any NFN member who has No outstanding loan with the Nipissing First Nation.
- iv. An applicant, who fulfills the criteria in clause a), may request to have his/her name placed on the Repair Loan List, by written correspondence or by filling out an application form.  
**NFN Repair Loan List Application Form - Appendix #1**

- o By mail or in person:

Nipissing First Nation  
Housing Department  
36 Semo Road  
Garden Village, ON P2B 3K2

- o By Fax: (705) 753-6973

## 2. APPROVAL PROCESS

- a) Housing Staff shall ensure that all names appearing on the Repair Loan List appear in numerical sequence as to the date and time received.
- b) It is the responsibility of the applicant to up-date the application each year, so contact information is current.
- c) Where two NFN members apply and reside/cohabitate for a repair loan a joint ownership agreement must be signed for both the house and the land.
- d) No person other than a NFN member may own, inherit or sign documents of joint ownership for house and land.
- e) Potential applicants will be notified by letter. Applications must be submitted and completed to its entirety by date determined by the housing office and staff will utilize the Repair Loan List in numerical sequence. **(Repair Loan application appendix # 2)**
- f) All outstanding loans with Nipissing First Nation must be paid in full in order to qualify for a Repair Loan through Nipissing First Nation.
- g) Upon being offered a housing repair loan, the Housing staff shall ensure that a qualified Housing inspector conducts an inspection. The Housing Inspector has the authority to recommend to the homeowner the repairs that are required to lengthen the life expectancy of the house.
- h) All houses that are repaired with funds provided from the Nipissing First Nation Repair Loan Program must sign an agreement before commencing work and must give a completion date, in which an agreed date for first payment shall begin. **NFN REPAIR AGREEMENT DOCUMENTS – Appendix # 3**

i) Repair Loans

- i. All Repair Loans are administered by the Nipissing First Nation Housing Department.
- ii. The maximum Repair loan is up to \$25,000.00 with an applicable interest rate 1% less than the posted mortgage rate at the banking institution NFN identifies.
- iii. A NFN member may apply for a Repair loan up to \$25,000.00 as long as there is nothing outstanding on previous loan.
- iv. A NFN member who resides in a substandard dwelling may qualify for a loan if the dwelling lacks in the following areas:
  - o Electrical
  - o Plumbing
  - o Heating system
  - o Fire safety
  - o Overcrowded

### 3. INSPECTIONS AND CONTRACTS

- a) All housing projects under this Repair loan policy are subject to a mandatory inspection by a Qualified Housing Inspector before any monies are released;
- b) Failure to comply with all the mandatory inspection will result in the denial of all future disbursements of money for repairs of this house.
- c) The NFN member must provide the Housing Staff within the two (2) week notice of receiving the Inspection report and approval of the loan the following:
  - i. The qualified contractors name;
  - ii. A construction contract between the NFN member and the contractor with a start date and end date of project that will not exceed 3 months;
  - iii. Two (2) estimates are required; on repairs noted on the Housing Inspection report and an agreement by Homeowner if costs are over they have sufficient funds to complete all work.
- d) Failure of the NFN member to provide estimates for work to be completed by specified DATE will be deferred, and the Housing staff shall contact the next NFN member on the list.
- e) All contracts are the responsibility of the NFN member applying for the loan and the contractor he/she has chosen. The contractor shall save harmless Nipissing First Nation Chief and Council, the Housing Inspector and staff from legal proceedings for suits.  
**Appendix # 2**
- f) All contractors must provide a guarantee of workmanship for a minimum period of one (1) year, from the date of completion to the homeowner.



#### 4. **DISBURSEMENTS OF MONEY AND HOLDBACKS**

- a) All repair loans and contracts are subject to a twenty five (25) percent holdback until the repair construction is 100% completed, and an inspection report is complete and on file.
- b) Every contract will include the following release schedule:
  - 1<sup>st</sup> release 25% of loan amount
  - 2<sup>nd</sup> release 50% of loan amount @ 50% completion
  - Final release 25% of loan amount @ 100% completion

Upon inspection that all work is complete and satisfactory

## 5. MAINTENANCE

- a) All maintenance of house and septic systems are responsibility of homeowner. Please see Housing Department for maintenance tips and information.
- b) Homeowners who have attained money to repair their home from NFN Repair Loan Program will be fully responsible for the upkeep of their home.

## 6. **INSURANCE**

- a) The Nipissing First Nation member is responsible to purchase their own Homeowner's insurance policy and a copy of the policy is to be kept in the Housing department file until the total amount is paid in full.
- b) The Mortgager shall insure the said dwelling against loss or damage by fire, tempest, tornado, cyclone, lightning and other risk and hazard.
- c) The Nipissing First Nation housing department shall be listed as the First Mortgagee.
- d) All Work must conform to the Ontario First Nations Illustrated Housing Code, Ontario Plumbing Code, Electrical Code, CSA Fuel Oil Code B-139-00 and Nipissing First Nation policies.

## **7. Appeal Process**

- a) A NFN member who has been denied a Repair loan will be allowed a one time only the opportunity to appeal the decision of Housing Loan Approval Committee, which consists of Housing staff, Finance Manager and Housing Chairperson.
- b) The appeal must be in written form and delivered to the Nipissing First Nation Administration Office within ten (10) working days of the applicant being notified by mail.
- c) The appeal will be reviewed by the Finance Committee, which consists of the Executive Director, Executive Assistant, Finance Manager and (3) Nipissing First Nation Councilors, they will make final decision.

**8. Default Policy**

a) **Place default policy here or see appendix # 7**

**Finance Policy procedures.**

## 9. REMOVAL FROM REPAIR LOAN LIST

- a) No Nipissing First Nation member's numerical standing on the Repair Loan list shall be removed except in the following circumstances:
- i. Removal of name as a result of the NFN member spouse receiving a loan under this policy;
  - ii. Removal from the list as a result of the NFN member's death;
  - iii. The NFN member transfers to another Nations' membership;
  - iv. Correspondence from a NFN member who is requesting their name be removed from the Repair Loan List.

## 10. RE-INSTatement OF A NAME TO LIST

- a) A Nipissing First Nation member who had their name removed from the Repair loan List as shown in 11 iii) or 11 iv) and is requesting his or her name to be added to the Nipissing Nation Housing List shall be considered for addition to the list as follows:
  - i. The request shall be by application;
  - ii. Housing Committee must review request and recommend;
  - iii. If housing staff recommends the addition their name will be added to the bottom of the list in sequence as to date received.

**11. AMENDMENTS**

- a) This Nipissing First Nation Repair Loan Policy is subject to annual review and amendments by the Nipissing First Nation Chief and Council.

**Chronological List of Policies – Dates of amendments**

June 1997 ..... Repair Loan Policy  
October 7, 2003 ..... NFN Repair Loan Policy  
February 21, 2007 ..... Nipissing First Nation Repair Loan Policy  
May 6, 2008 ..... Nipissing First Nation Repair Loan Policy

**Chief and Council approved the NFN Repair Loan Policy on**

\_\_\_\_\_

**Moved by:** \_\_\_\_\_

**Seconded by:** \_\_\_\_\_



## **12. APPENDICES**

<b>APPENDIX # 1 .....</b>	<b>NFN REPAIR LOAN LIST APPLICATION</b>
<b>APPENDIX # 2 .....</b>	<b>NFN REPAIR LOAN APPLICATIONS</b>
<b>APPENDIX # 3 .....</b>	<b>NFN REPAIR LOAN DOCUMENTS</b>
<b>APPENDIX # 4 .....</b>	<b>HOUSING INSPECTORS REPORT</b>
<b>APPENDIX # 5 .....</b>	<b>FINANCE DEFAULT PROCEDURES</b>
<b>APPENDIX # 6 .....</b>	<b>DISBURSEMENT OF MONEY</b>