

# FAQ : Home Building on Nipissing First Nation

## 1. What does it cost to build a home on NFN?

Home building has many associated costs that are important to consider, and range beyond what a builder may quote you per square foot (see *Things to Know: Home Building on Nipissing First Nation*).

## 2. Can I buy someone else's house/land on which to build a house?

If you are an adult member of NFN, yes. However, it is important that you contact the Lands Department before making your purchase to ensure that the land and/or house in question is available for purchase and that your plans are suitable for the development of a home.

## 3. Can I buy a modular home and place it here on NFN?

Yes, but the home must meet NFN's standards and requirements. If this is something you are considering, please contact the Lands Department before making such a purchase to ensure that the home meets NFN's requirements. You must also ensure that you can purchase insurance on the unit here on NFN. Many insurance companies have been unwilling to insure used modular or tiny homes.

## 4. Can I place a modular or tiny home on an existing residential lot (behind my parents or on a lot that my friend built on)?

This is possible. Please contact the Lands Department to ensure that the home can be placed there and that it meets all laws, required codes, and standards. Failure to do so may result in the unit needing to be removed. There are implications for those who hold the interest in the land in question that may require agreements or the subdivision of lands prior to a modular or tiny home being placed there.

## 5. I see so many cheap homes and plans on the internet. Why are there not more here on NFN or in surrounding areas?

Many of these really cheap homes are not made for this climate, do not meet local/national codes/standards, and are considered unsafe. Also, many of the homes that are pictured in such advertisements are not actually what are for sale in terms of the package or what is delivered. Many cheap house plans available on the internet are not acceptable here at NFN, as they do not meet the local building code and are not made by someone qualified to create these plans. It is important that you consult the Lands Department before purchasing a new or used modular home of any size. We can help you ensure that the units or plans you are considering for purchase are safe, appropriate, and meet NFN requirements.

## 6. Where can I find more information on building or purchasing a home here on NFN?

Please contact the Lands Department at 705-753-2922 or email Cathy McLeod, Lands Manager, at [cathym@nfn.ca](mailto:cathym@nfn.ca).

# Things to Know: Home Building on Nipissing First Nation

***The following information is intended for those considering building a home on NFN.***

## **Cost of building and maintaining a home**

The average cost to build a home on NFN is currently between \$250 and \$350 per square foot. This means that a cheap, 1,000 square foot home will cost at least \$250,000 to build. Members can apply for mortgages to build on reserve through two local banks and a bank-run mortgage program. For more information on these programs, please contact Angela McLeod, Office Administrator - Maintenance & Housing, at 705-753-2050 ext. 1259 or [angelam@nfn.ca](mailto:angelam@nfn.ca).

**There are also additional costs that you need to consider when planning to build. These include:**

### **a. Plans**

If you would like to build a home on NFN, you will be required to submit house plans. The cost of these plans can vary according to the size and complexity of the build, but range between \$1,000 and \$4,000. Drawings must be prepared by person(s) qualified under the Ontario Building Code and have a valid Building Code Identification Number (BCIN) Certification. The plans submitted must be stamped by such a person. Beware of plan packages sold on the internet. Many of these plans do not conform to the required building code, are not done to standard, or are made by someone without a valid BCIN.

### **b. Builder's risk insurance**

This cost also varies and can be provided by your contractor. The cost of this insurance needs to be considered in your quote and cost to build. This insurance protects your building site and materials while the house is being constructed.

### **c. Road access and cost to get utilities to your home**

Here on NFN, home builders are responsible for covering the costs of creating access to the home (i.e. a driveway) and the cost of getting utilities to the home. These costs vary widely, but can cost thousands of dollars.

# Things to Know: Home Building on Nipissing First Nation

## **d. Access to water/wastewater systems**

In some areas of NFN, your new home can be connected to existing water and wastewater infrastructure owned by the Nation. In other areas, you will need to install a septic system and/or a well. The Lands Department can help you determine what you will need to do to provide water to your home. Again, these costs vary according to build size, complexity, and location. Generally, drilling a well for drinking water will cost, on average, between \$15,000 and \$35,000, but could be more. You should consult a professional before drilling a well to gather information on the best type of well and location to search for water. The Lands Department can help you find a certified well driller. Did you know that there is a member-owned well drilling service right here on NFN?

The cost of a septic system is also significant, with system requirements varying according to location, type, and size needed. The cost for a septic system can be anywhere between \$22,000 and \$35,000 or more. Septic systems require a permit from a Federal Environmental Officer. The Lands Department can help you with such a permit.

If you plan on connecting to water and wastewater infrastructure, you will be required to pay a one-time fee. The Lands Department can help you determine these costs according to your location. You should expect to pay around \$12,500 to hook up to both drinking and wastewater infrastructure where it exists.

## **e. Locating building, permits, and inspections**

Before building, you will need to pay for a Building Permit issued by NFN. The cost for such a permit is based on the size and value of your build. The Lands Department can help you determine how much your building permit will cost. The fee for this permit is meant to cover costs of inspections done on your home before, during, and after the construction process.

# Things to Know: Home Building on Nipissing First Nation

## **f. Electrical hook-up**

There are now many options for powering your home in Ontario. Most people opt to open an account with Ontario Hydro to provide electricity to the home.

## **g. Home insurance and maintenance**

It is important for you to protect your home and your investment through home insurance. Home insurance will be required if you are applying for a loan or mortgage to help cover the cost of building a home. Again, this cost depends on many factors, but you should assume that it will cost you \$100 to \$200 dollars a month. Maintenance of the home after it is built is often overlooked but should be part of your planning process. Many financial institutions recommend saving 1% of the home purchase price to cover the costs of repairs through time. This would mean that if your home cost you \$400,000 to construct, you should budget \$4,000 per year for repairs.

## **Modular homes, tiny homes, and other forms of housing**

Many people assume that it is cheaper to construct modular homes or homes that are partially or fully constructed outside of NFN and then brought in and placed on the land. This may be true in some cases; however, the main advantage of a modular home is the time required to construct. It is important that you ensure that a modular or tiny home is right for you, the location where you intend to put it, and that it meets required standards. There are some important points to consider when contemplating such a home:

- Modular or tiny homes may be a good option for you and may be permitted on NFN, but you must still work with the Lands Department to provide plans, obtain a building permit, and arrange the inspection process.
- Any modular or tiny home brought onto and placed on NFN lands must meet the Ontario Building Code, Canadian Standards Association (CSA) standards Z240 and CSA A277, and be installed by qualified persons. The Lands Department can assist you with finding a local builder or determining if a used unit meets required standards.



# Things to Know: Home Building on Nipissing First Nation

- All builders and sellers of new modular or tiny homes must be registered with the Ontario Home Construction Regulatory Authority. The Lands Department can help you determine if the home you are intending to purchase comes from a builder registered with this authority. NFN will not issue a builder's permit for a new home that does not come from a registered builder or does not meet code.
- The installation of a modular or tiny home on NFN land will require some construction, such as the foundation and provision of services. It is essential that you approach the Lands Department before purchasing a unit to ensure that it can be placed on the land in a way that is safe and sustainable.
- It is possible to see modular and tiny homes for low cost on the internet, but these home often are not meant for this climate and will not meet NFN standards required for granting a builder's permit. It is important to approach the Lands Department before purchasing a new or used modular home, regardless of size or potential location.
- Even if you intend on purchasing a new or used modular or tiny home and placing it on an existing residential lot, you must still apply for a building permit and ensure that what you are placing on the land meets code, standards, and NFN zoning rules.