



NFN On Reserve Housing Loan Policy

Adopted Date	April 30, 2013
Revision Date	September 16, 2025
Revision #	2



NFN ON RESERVE HOUSING LOAN POLICY

Rev. Approved Date	September 16, 2025
Previous Approved Rev. Date	June 16, 2015
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1. Application and Approval Process

- a. An applicant must be:
 - i. A registered member of Nipissing First Nation (NFN) who is eighteen (18) years of age or older and;
 - ii. The applicant may make an application in the following circumstances:
 1. In the event of divorce and has no ownership in another home on NFN. (Must provide Separation Agreement)
 2. Where a home has been inherited.
 3. Where there is an existing RBC Loan and the NFN Housing Loan is intended to add value to the primary residence.
- b. An applicant, who fulfills the criteria in clause (a), may apply for the NFN On Reserve Housing Loan Program by contacting the Housing Department by any of the following:

BY MAIL:	IN PERSON:	BY TELEPHONE/FAX:	BY EMAIL:
Nipissing First Nation 36 Semo Rd Garden Village, ON P2B 3K2	Nipissing First Nation 36 Semo Rd Garden Village, ON P2B 3K2	T: 705-753-2050 F: 705-753-6986	housingdepartment@nfn.ca

- c. No person other than the NFN member may own, inherit or sign documents of joint ownership for house and land.
- d. To apply, applicants must contact the Housing Department for an application. The application must be completed in its entirety and submitted to the Housing Department. Applications will be accepted and approved based on the date application is received at the Housing Department and is given approval by the NFN Housing Department. We will accept applications for this program until all funds available have been utilized. In the case that all funds have been utilized the applicant can apply for the RBC On Reserve Housing Loan.
- e. All outstanding loans with NFN must be paid in full in order to qualify for a housing loan through NFN.
- f. Prior to final approval, each applicant must:
 - i. Provide proof of a lot located on NFN Land;
 - ii. Provide an inspection report stating the lot is a suitable building lot from the Environmental Health Officer and the Housing Inspector.
 - iii. Prepare the site for construction;
 - iv. Provide detailed house plans to be approved by the Housing Inspector;
 - v. Provide detailed cost estimates;
 - vi. If detailed construction costs are expected to exceed the maximum loan amount. The successful applicant must utilize their own resources



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BEFORE the funds from NFN will be released and provide proof that the funds have been utilized and paid. The applicant must demonstrate to the Housing Department that any lot servicing fees have been paid to NFN prior to accessing any of the loan funds. If the lot servicing fees are less than the down payment (as required and noted below), the lot servicing fees will be deducted from the down payment. Any excess lot servicing fees must be paid prior to accessing any of the loan funds.

- vii. Provide a site inspection report for septic system from the Environmental Health Officer from Health and Welfare Canada.
- g. Applicants who have been approved for a loan from the NFN Housing Program must sign a mortgage agreement before commencing to build and must give a completion date, which an agreed date for the first payment shall begin.
- h. Housing Loans:
 - i. Loan Advances are administered by the NFN Housing Department.
 - ii. The Maximum Housing Loan will be set at \$350,000.00; Chief and Council will review every three (3) years. The applicable interest rate is to be determined annually by the Housing Department.
 - iii. This loan is intended to assist the applicant(s) in constructing, purchasing, renovating, and repairing a single-family dwelling with all infrastructures. When purchasing a house, the applicant must have the house inspected by the Environmental Health Officer, the Housing Inspector, and provide an appraisal by a certified appraiser prior to signing the loan documents.

2. Construction and Inspections

- a. All building construction for single-family dwellings that are funded through the NFN Housing Department must have a Building Code Identification Number (BCIN) and must comply with the current edition of the Ontario Building Code.
- b. When purchasing a house, the applicant must have the house inspected by the Environmental Health Officer and Housing inspector.
- c. All construction on NFN lands must comply with zoning by-laws, including allowances and easements set out in the ***NFN Land Code***.
- d. All housing projects under this Housing policy are subject to **six (6) mandatory inspections** by a Qualified Housing Inspector before further monies are released;
 - i. Site Plans
 - ii. Excavation before concrete poured in footings
 - iii. Foundation/footings before backfill
 - iv. Framing/rough in plumbing & electrical
 - v. Insulation/vapour barrier



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- vi. Final **before occupancy** re-inspection of any infractions or deficiencies
- e. At the scheduled date of site inspection, the site must be prepared for construction.
- f. Failure to comply with all the mandatory inspections will result in the denial of all future disbursements of money for construction of this house.

3. Non-Serviced Land

- a. When a NFN member chooses to build on Non-Serviced Nipissing Lands, the NFN member shall be responsible for:
 - i. Roads
 - ii. Driveway
 - iii. Water Supply (drilled well)
 - iv. Lot Development
 - v. Sewage System
 - vi. Hydro Installation
- b. There must be access to the property attainable by a vehicle.

4. Serviced Land

- a. When an NFN member chooses to build in a serviced subdivision, the NFN member is responsible for:
 - i. Driveway
 - ii. Lot Development
 - iii. Sewage System
 - iv. Hydro hook-up
- b. All houses constructed in a serviced subdivision will have water line hook-up to the community water system completed by the NFN Public Works Department.

5. Septic System

- a. All septic systems installed on NFN Lands must be installed by a certified installer.
- b. All septic systems must receive;
 - i. A site inspection prior to construction
 - ii. Inspection prior to backfill;
 - iii. Final inspection and approval from an Environmental Health Officer
- c. All inspections must be provided by the local Environmental Health Officer from Health Canada.
- d. The NFN member will be responsible to provide proof to the Housing Department that they have enough funds to complete the septic system.

6. Maintenance



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- a. All maintenance of house and septic systems are the responsibility of the homeowner(s). Please see Housing Department for maintenance tips and information.
- b. Homeowners who have secured money to construct or purchase a home from NFN Housing Program will be fully responsible for the upkeep of their home.

7. Insurance

- a. The Homeowner(s) are 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 Homeowner(s) are responsible for the Builder's Risk Insurance during construction.
- c. The Mortgager shall insure the said dwelling against loss or damage by fire, tempest, tornado, cyclone, lightning and other risk and hazard.
- d. The NFN Housing Department shall be listed as the First Mortgagee.

8. Down Payment

- a. A **5% cash down payment** is required based on the total loan amount. The down payment must be provided to the NFN prior to signing the loan documents. These funds will be applied towards any lot servicing fees and any remainder will be released to the homeowner(s) as part of the 1st release.

EXAMPLE:	\$150,000.00	5%	\$7,500.00
EXAMPLE:	\$200,000.00	5%	\$10,000.00
EXAMPLE:	\$300,000.00	5%	\$15,000.00
EXAMPLE	\$350,000.00	5%	\$17,500.00

9. Default Policy

- a. See the Finance Policy procedures.