



HOUSING PROGRAMS ON-RESERVE

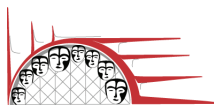
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Ashton Starr - Grade 3

Gitksan Government Commission

Working together to support affordable and
quality homes in our communities





The Gitksan Government Commission strives to ensure our communities have healthy, affordable, and well-maintained homes suitable to each community. We know that housing is an essential part of a healthy community and is a key part of our well-being.

What you told us...

During the “Honouring Our Voices” Comprehensive Community Planning project you told us that housing in our communities is important to you.

Community members asked us to provide more information about housing in our communities. We are working together with the Housing Coordinators and Band Councils to collect and share more housing information.

All GGC member communities aspire to have adequate and affordable housing and improved housing conditions for all community members.

This brochure offers information and tips about **Housing Programs On-Reserve** in our communities.

Homeownership is a sign of a strong and healthy community as it contributes to self-sufficiency and quality of life on-reserve.

In our four member communities approximately 47-80% of all homes are privately owned. This is higher than the Canadian average for First Nations communities, which is approximately 30% (CMHC, 2011).

We are proud of the high homeownership rate in our communities and are working to see it increase further. However, like in every community, not everyone is able to buy or build his or her own home. We are committed to finding ways to supply suitable, safe and affordable rental homes for our Band members.

The Gitksan Housing Working Group is developing a new housing policy to guide the delivery and administration of housing programs and services. A core housing policy will be developed that can be customized to fit the needs of each of the four GGC member bands.

There are 3 main ways to own a home on reserve:

1) Private Homeowners

Some Band members are able to finance the construction or purchase of their own home. For those who are seeking the AANDC subsidy (\$31,249), they may require a mortgage and may also require a Ministerial Loan Guarantees (MLG). MLGs help First Nations and their Band members access loans from banks for constructing and or purchasing a home on-reserve. If a Band member is unable to pay back the loan, the lender will recover its losses from the Band and if still not recovered the Minister of AANDC will recover the loan amount from the Band's community trust fund. (See Brochure: Home Ownership On-Reserve for more information).

2) Band Rental

a. Band Rent to Own (RTO) Home with or without home ownership

The Band carries the mortgage and you (the tenant) pay monthly payments to the Band to cover the mortgage (rent). After completing the mortgage payment over many years the house may become yours ~ if the Band has this type of home ownership available (See Brochure: Renting a Band Owned Home On-Reserve for more information)

b. Social or Subsidized Rental Housing

The On-Reserve Social Housing Program (Section 95) assists Bands in the construction, purchase, rehabilitation and administration of affordable rental housing units for Band members on-reserve. CMHC subsidizes payments which reduces what the occupants have to pay each month; homeownership may be available if the Band has this type of agreement available (See Brochure: Renting a Band-Owned Home for more information)



*Dim ama jipjapxwhl huwilp hla naagwit hlida litxwt'
dim 'ii ganla aajaxhl gabihl huwilp dim jipjapxwit'*

Improve housing conditions and increase the number of housing units to meet community needs

Available options and programs continued...

For Existing Homes:

CMHC Residential Rehabilitation Assistance Program (RRAP) for Individual Homeowners

Funds can be used for existing homes to renovate for health and safety needs. Categories include; structural soundness, plumbing, electrical, heating, fire safety or overcrowding.

CMHC RRAP for Individuals with Disabilities

Funds can be used to modify housing to meet the needs of disabled persons. Speak to your Doctor or Occupational Therapist about required accessibility modifications.

CMHC RRAP for Secondary/Garden Suites

Funds can be used for the creation of a Secondary or Garden Suite for a low-income senior or adult with a disability. Includes full kitchen, bath facilities, as well as, a separate entrance.

CMHC Home Adaptations for Seniors' Independence (HASI)

Funds can be used for minor home modifications for seniors (aged 65 and older) so they can remain in their homes.

AANDC Regular Renovations

Funds can be used for major home repairs : maximum \$15,625

AANDC Mould Renovations

Funds can be used for major repairs & remediation due to mould: maximum \$31,249

See Brochure: Home Renovations On-Reserve for more information

**renovations
available ONLY for
homes that have no
arrears owing to the
Band and rent is
being paid**

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nii sgit lax gal ts'ap**

Improve overall beauty of the community

Frequently Asked Questions...

Is there a subsidy available?

There may be a subsidy for the construction of new homes. Subsidies are determined when a housing application is completed at the Band Office. To be eligible a complete application submission is required. A similar application is required for home renovations too.

What if I've applied before and wasn't successful?

You can reapply. Funding is still dependent on whether you meet the criteria, available funding, waitlists and the time between applications, among other things.

How do I apply?

You must fill out a housing application at the Band Office. CMHC and AANDC will not accept homeowner applications. The Band must apply on your behalf.

Can I apply on behalf of my elderly parent(s) or family members?

Applicants have to be the registered homeowner for funding (including renovations). Family members could assist Elders as may be needed.



Useful links and resources...

AANDC Housing:

www.aadnc-aandc.gc.ca/eng/1100100021824/1100100021825

AANDC First Nation On-Reserve Housing Program:

www.aadnc-aandc.gc.ca/eng/1100100010752/1100100010753

CMHC First Nation Housing Programs:

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

Housing Support for Seniors:

www.cmhc-schl.gc.ca/en/co/maho/adse/index.cfm

For more information...

Gitanyow Band:

Main (250) 849-5222

www.band.gitanyow.com

Gitanmaax Band:

Main (250) 842-5297

Toll-Free 1-800-663-4590

www.gitanmaax.com

Glen Vowell Band:

Main (250) 842-5241

Toll-Free: 1-877-653-8833

www.sik-e-dakh.com

Kispiox Band:

Main (250) 842-5248

Toll Free 1-877-842-5911

www.kispioxband.com



Building new homes in our communities...

Many First Nations communities in BC are applying for the same limited funds to build new homes. The Federal Government sets the budgets for First Nations' housing, which Band Councils then apply for.

Our communities need to...

Plan: Community planning helps communities know what their needs are and what kind of new homes, or renovations of existing homes, are needed.

How? Band Administration needs to complete a long-term housing plan, that fits into the larger Comprehensive Community Plan, so they know how much funding they need to build rental homes, support individual home building or to renovate existing homes.

Prepare: Complete community housing policies that include criteria for eligibility and a fair selection process.

Why? A clear and approved community housing policy can guide your community decision-makers and the Band Council. Once you know what the housing needs and priorities are, proposals and applications can be completed to apply for funding.

Build: The Band office receives approval and funding for what projects can be started. They can then hire contractors (for Band-owned units) and build affordable rental units or support members to build their own homes.

Communicate: Report to Band Council and community on the completion of these steps and share successes!

GGC On-Reserve Housing Program Overview*

*Conditions apply to each funding area – please see brochures for more info

Homeowner: privately owned

- your own funds or a personal mortgage
- a subsidy of \$31,249 and proof of home completion in 1 year
- the Band may require a BCR to access the Ministerial Loan Guarantee

Homeowner: Band Rent To Own (RTO)

- the Band carries the mortgage, the tenant pays rent to cover the mortgage, insurance & maintenance
- may be an agreement to own the home after a certain amount of years

Rental Units: Band rental & social

- the Band carries a mortgage to offer affordable rental units
- the Band accesses the CMHC affordable housing subsidy to build social housing
- tenants responsible for paying rent & their own content insurance

Rental: privately owned homes

- privately owned homes may rent their homes out
- tenants responsible for paying rent & their own content insurance
- home owners are responsible for home maintenance and insurance

Renovations: AANDC

- two main types of renovations available
- regular renovations - Major repairs only up to \$15,625
- mould remediation and renovations - up to \$31,249 for existing homes

Renovations: CMHC

- home adaptation for seniors' independence (HASI) - \$3,500
- residential rehabilitation assistance program (RRAP) for homeowners only \$19,000
- RRAP with disabilities - \$19,000 (social units allowed)
- RRAP secondary or garden suites - \$28,000



For more information, contact:
Gitksan Government Commission
Housing Inspector and Advisor
(250) 842-2248
www.gitxsangc.com