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## REPAIRS TO FWFN-OWNED RENTAL AND CMHC RENT-TO-OWN RESIDENCES

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Category: Rental units  
Department responsible: Lands and Properties

Date established: June 15, 2014  
Date last revised: -

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### Summary

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Tenants residing in FWFN-owned or CMHC rent-to-own residences will be responsible for their own home repairs as identified in the tenants' rental or rent-to-own agreement with FWFN. The FWFN Housing Department will be responsible for repairs and renovations to FWFN-owned residences and CMHC rent-to-own residences as identified in the tenant rental or rent-to-own agreement. Funding for this program is provided by rental reserve funds.

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### Policy

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#### POLICY STATEMENT

Tenants residing in FWFN-owned or CMHC rent-to-own (rent-to-own) residences shall have their homes maintained in good repair as required by the tenant rental or rent-to-own agreement and the Residential Tenancies Act (2006) and CMHC housing policies.

#### DEFINITIONS

See Appendix A

#### RESPONSIBILITIES

##### Tenants - Rental units

Tenants in rental units are responsible for the following basic maintenance:

- Cleaning
- Repair damage caused by willful or negligent act of the tenant or a person whom the tenant permits on the premises.

Tenants in rental units have a responsibility to mitigate damage to the rental unit, and, as such are required to contact the FWFN Housing Department immediately upon identifying a need for a repair.

##### FWFN Housing Department – Rental units

The need for repair will be assessed and prioritized by the FWFN Housing Department. Any renovations required in rental units will be determined solely by the FWFN Housing Department and will be part of an overall renovation plan for rental units. No reimbursement shall be made for repairs or renovations completed by tenants.

Tenants - CMHC rent-to-own units

Tenants in rent-to-own units are responsible for the following basic maintenance:

- Cleaning
- Repair damage caused by willful or negligent act of the tenant or a person whom the tenant permits on the premises.

Tenants in rent-to-own units have a responsibility to mitigate damage to the rent-to-own unit, and, as such are required to contact the FWFN Housing Department immediately upon identifying a need for a repair.

FWFN Housing Department – CMHC rent-to-own units

The need for repair will be assessed and prioritized by the FWFN Housing Department to determine eligibility under the CMHC Section 95 Housing Program criteria. Any renovations required in rent-to-own units will be determined solely by the FWFN Housing Department and will be part of an overall renovation plan for rental units. No reimbursement shall be made for repairs or renovations completed by tenants.

**ELIGIBLE COSTS, ASSESSMENT AND PRIORITY OF REPAIRS AND RENOVATIONS**

Repairs and renovations to rental and rent-to-own units will be determined and prioritized by the FWFN Housing Department as part of an overall repair and renovation plan for rental units. Rental units will be inspected on an annual basis and potential renovations and repairs prioritized based on emergency need, health and safety and age of residence. The FWFN Housing Department will direct all repairs and renovations based on availability of reserve funds.

The eligibility of costs for all repair and renovation decisions will be made according to the FWFN maximum repair contributions (see Appendix B).

**PROCESS FOR ADDRESSING COMPLAINTS**

Any FWFN member who believes that the FWFN Housing Department, FWFN Portfolio holders and FWFN Housing working group or staff is not following this policy may address his or her concerns to the Director of Lands and Properties in writing at the FWFN administrative office. The Director of Lands and Properties will respond to the complainant in writing within 30 working days of the receipt of the written complaint.

## REPAIRS TO PRIVATELY OWNED RESIDENCES, ON OR OFF RESERVE WITHIN THE DISTRICT OF THUNDER BAY

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Category: Privately owned units  
Department responsible: Lands and Properties

Date established: June 15, 2014  
Date last revised: -

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### Summary

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Homeowners may need occasional assistance with major repairs to their homes due to financial need. FWFN may assist with meeting a basic standard for housing, as determined by the FWFN Housing Department. This program is subject to annual budget availability. Funding for this program is provided by an allocation from the Boundary Claim Trust.

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### Policy

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#### POLICY STATEMENT

Homeowners living on or off reserve within the District of Thunder Bay, with financial need, may access repair funds to address health and safety, structural, flood-prevention or fire-protection concerns with their homes to a maximum of \$5,000 once per five-year period, subject to budget availability. Costs covered under this program are determined by the FWFN maximum repair contributions (see Appendix B).

#### DEFINITIONS

See Appendix A

#### RESPONSIBILITIES

##### Homeowners

Homeowners may apply for repair support to the FWFN Housing Department (see Application at Appendix C). Homeowners will be required to demonstrate financial need and necessity of the repair in order to be eligible for the program. Homeowners meeting the criteria must apply each new fiscal year to be eligible, provided they have not accessed the program in the previous five years. No reimbursement shall be made for repairs completed by homeowners in advance of approval.

Homeowners in arrears to FWFN or to RBC on a FWFN-guaranteed mortgage will not be eligible for this program unless an arrears repayment plan is in place with a minimum of three consecutive months of proven repayment as required by the plan.

##### FWFN Housing Department

FWFN Housing Department will review applications within five business days of receipt. An inspection of the home to determine the extent of repairs necessary will be required. The FWFN Housing Department will notify the applicant in writing of the results of the assessment within fifteen working days of the date of inspection. Repairs will be managed by the FWFN Housing Department and inspected at the point of completion.

#### ELIGIBLE COSTS, ASSESSMENT AND PRIORITY OF REPAIRS

Eligible costs under this program are limited to:

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- Roofs, including flashing, eaves troughs and downspouts
- Exterior wall finishes having reached the end of useful life
- Exterior entranceway stairs and stair railings (excluding decks)
- Exterior doors and windows (eligible once only)
- Above ground waterproofing including vapour barriers
- Heating systems including forced air furnaces, radiant heat components, chimneys and related components
- Domestic hot water tanks
- Sump pumps
- Mold remediation due to homeowner neglect will not be considered.
- Basic plumbing that is not functioning as intended.
- Electrical upgrades or repair of malfunctions as recommended by the Electrical Safety Authority.

The eligibility of costs for all repair decisions will be made according to the FWFN maximum repair contributions (see Appendix B). Repair or replace decisions will be the sole decision of the FWFN Housing Department.

The FWFN Housing Department will assess completed applications on the basis of emergency, health and safety, then first-come, first-served for all other requests.

#### PROCESS FOR ADDRESSING COMPLAINTS

Any FWFN member who believes that the FWFN Housing Department, FWFN Portfolio holders and FWFN Housing working group or staff is not following this policy may address his or her concerns to the Director of Lands and Properties in writing at the FWFN administrative office. The Director of Lands and Properties will respond to the complainant within 30 days.

## EMERGENCY REPAIRS TO PRIVATELY OWNED RESIDENCES, ON OR OFF RESERVE WITHIN THE DISTRICT OF THUNDER BAY

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Category: Privately owned units  
Department responsible: Lands and Properties

Date established: June 15, 2014  
Date last revised: -

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### Summary

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Homeowners may need occasional assistance with emergency repairs to their homes due to financial need. FWFN may assist with meeting a basic standard for housing, as determined by the FWFN Housing Department. This program is subject to annual budget availability. Funding for this program is provided by an allocation from the Boundary Claim Trust.

### Policy

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#### POLICY STATEMENT

Homeowners living on or off reserve within the District of Thunder Bay, with financial need, may access emergency repair funds to address health and safety, structural integrity or flood-related concerns with their homes. The emergency repairs are limited to a maximum of \$1,000 per fiscal year and no more than \$2,000 in a five year period. This program is subject to budget availability. The maximum Costs covered under this program are determined by the FWFN maximum repair contributions (see Appendix B).

#### DEFINITIONS

See Appendix A

#### RESPONSIBILITIES

##### Homeowners

Homeowners may apply for emergency repair support to the FWFN Housing Department (see Application at Appendix D). Homeowners will be required to demonstrate financial need and necessity of the repair in order to be eligible for the program. Homeowners must make every reasonable effort to mitigate the emergency, or damage caused by the emergency. Homeowners must report emergency repair requests within 12 hours of the emergency to be considered for support. No reimbursement shall be made for repairs completed by homeowners in advance of approval.

##### FWFN Housing Department

FWFN Housing Department will review all applications within one business day of receipt. An inspection of the home to determine the extent of repairs necessary will be required. The FWFN Housing Department will notify the applicant in writing of the results of the assessment within one working day of the date of the inspection. Repairs will be managed by the FWFN Housing Department and inspected at the point of completion.

#### ELIGIBLE COSTS, ASSESSMENT AND PRIORITY OF REPAIRS

Eligible costs under this program are limited to:

- Repair of leaking or blocked plumbing
- Repair of minor leaks in roof

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- Replacement of broken exterior door locks (one door, once only)
- Replacement of broken windows (one window, once only)
- Furnace repair
- Hot water tank repair
- Sump pump repair or replacement
- Septic system repairs
- Minor flood damage, including mold remediation (excludes costs associated with mold assessments)

The eligibility of costs for all repair decisions will be made according to the FWFN maximum repair contributions (see Appendix B).

The FWFN Housing Department will assess completed applications on the basis of emergency, health and safety, then first-come, first-served for all other requests.

### PROCESS FOR ADDRESSING COMPLAINTS

Any FWFN member who believes that the FWFN Housing Department, FWFN Portfolio holders and FWFN Housing working group or staff is not following this policy may address his or her concerns to the Director of Lands and Properties in writing at the FWFN administrative office. The Director of Lands and Properties will respond to the complainant within 30 days.

## **REPAIRS TO ELDERS' PRIVATELY OWNED RESIDENCES, ON OR OFF RESERVE WITHIN THE DISTRICT OF THUNDER BAY**

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Category: Privately owned units  
Department responsible: Lands and Properties

Date established: June 15, 2014  
Date last revised: -

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### Summary

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Elders may need occasional assistance with major repairs to their homes due to financial need. FWFN may assist with meeting a basic standard for housing, as determined by the FWFN Housing Department. This program is subject to annual budget availability. Funding for this program is provided by an allocation from the Boundary Claim Trust.

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### Policy

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#### POLICY STATEMENT

Elders who are homeowners living on or off reserve within the District of Thunder Bay, with financial need, may access repair funds to address health and safety, structural, flood-prevention or fire-protection concerns with their homes to a maximum of \$700 once per five-year period, subject to budget availability. This is in addition to the Repairs to Privately Owned Residences program. Costs covered under this program are determined by the FWFN maximum repair contributions (see Appendix B).

#### DEFINITIONS

See Appendix A

#### RESPONSIBILITIES

##### Homeowners

Homeowners may apply for repair support to the FWFN Housing Department (see Application at Appendix C). Homeowners will be required to demonstrate financial need and necessity of the repair in order to be eligible for the program. Homeowners meeting the criteria may apply each new fiscal year provided they have not accessed the program in the previous five years. No reimbursement shall be made for repairs completed by homeowners in advance of approval.

Homeowners in arrears to FWFN or to RBC on a FWFN-guaranteed mortgage will not be eligible for this program unless an arrears repayment plan is in place with a minimum of three consecutive months of proven repayment as required by the plan.

##### FWFN Housing Department

FWFN Housing Department will review all applications within five business days of receipt. An inspection of the home to determine the extent of repairs necessary will be required. The FWFN Housing Department will notify the applicant in writing of the results of the assessment within fifteen working days of the date of the receipt of the application. Repairs will be managed by the FWFN Housing Department and inspected at the point of completion.

## ELIGIBLE COSTS, ASSESSMENT AND PRIORITY OF REPAIRS

Eligible costs under this program are limited to:

- Roofs, including flashing, eaves troughs and downspouts
- Exterior wall finishes having reached the end of useful life
- Exterior doors and windows (eligible once only)
- Above ground waterproofing including vapour barriers
- Heating systems including forced air furnaces, radiant heat components, chimneys and related components
- Domestic hot water tanks
- Sump pumps
- Mold remediation due to flooding. Mold remediation due to homeowner neglect will not be considered.
- Electrical upgrades or repair of malfunctions as recommended by the Electrical Authority.

The eligibility of costs for all repair decisions will be made according to the FWFN maximum repair contributions (see Appendix B). Repair or replace decisions will be the sole decision of the FWFN Housing Department.

The FWFN Housing Department will assess completed applications on the basis of emergency, health and safety, then first-come, first-served for all other requests.

## PROCESS FOR ADDRESSING COMPLAINTS

Any FWFN member who believes that the FWFN Housing Department, FWFN Portfolio holders and FWFN Housing working group or staff is not following this policy may address his or her concerns to the Director of Lands and Properties in writing at the FWFN administrative office. The Director of Lands and Properties will respond to the complainant within 30 days.



## **SUBSIDIES TO MEMBERS BUILDING HOMES ON RESERVE**

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Category: Privately owned units  
Department responsible: Lands and Properties

Date established: June 15, 2014  
Date last revised: -

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### Summary

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Members wishing to build a home on reserve lands may apply for a subsidy from FWFN as part of an overall budget package to build a home. This program is subject to annual budget availability. Funding for this program is provided by an allocation from the AANDC Minor Capital funding and no more than four subsidies will be awarded in a fiscal year.

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### Policy

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#### POLICY STATEMENT

Members building a new home on reserve, who have not previously received a subsidy from FWFN, may apply for assistance in the form of a housing subsidy to a maximum of \$40,000 as part of the overall financing for the construction of the home. Members are eligible for subsidy, either on or off reserve once per lifetime.

#### DEFINITIONS

See Appendix A

#### RESPONSIBILITIES

##### Member

The member applicant must have completed the New Home Build Housing Application (Appendix D) including an approved budget, personal equity and financing plan and have received preliminary approval of same from the FWFN Housing Department. In addition, any loan funding must be approved prior to subsidy being advanced.

No reimbursement shall be made for construction completed by the member in advance of approval. Subsidy funds are to be used as the last source of funds for the building project. If the financing package does not proceed as planned in the application, FWFN will reallocate the subsidy to the next approved applicant.

Should the member applicant sell the subsidized home within 10 years of building the home, the subsidy will be prorated over a ten year period, and the balance will be repayable to FWFN.

Any arrears or amounts owing to the FWFN must be addressed in full prior to becoming eligible for this program.

##### FWFN Housing Department

FWFN Housing Department will review all applications within five business days of receipt. The FWFN Housing Department will notify the applicant in writing of the results of the assessment within ten working days of the date of the receipt of the application with any outstanding items and within ten working days of the completed application of approval to move forward in the application for subsidy. Subsidized home building expenditures will be

managed by the FWFN Housing Department and inspected during construction and at the point of completion.

#### ELIGIBLE COSTS, ASSESSMENT AND PRIORITY OF REPAIRS

Eligible costs under this program are any costs related to the construction of a new home located on reserve. Subsidy funds are to be used as the last source of funds for the building project, meaning any personal equity or loan amounts are to be expended first.

The reasonability of costs will be determined during the application and budget review process by the FWFN Housing Department.

Only applications which are fully complete will be considered by the FWFN Housing Department for subsidy on a first-come first-serve basis, based on date of completion (not the date of submission of incomplete application).

#### PROCESS FOR ADDRESSING COMPLAINTS

Any FWFN member who believes that the FWFN Housing Department, FWFN Portfolio holders and FWFN Housing working group or staff is not following this policy may address his or her concerns to the Director of Lands and Properties in writing at the FWFN administrative office. The Director of Lands and Properties will respond to the complainant within 30 days.

## SUBSIDIES TO MEMBERS BUILDING HOMES OFF RESERVE

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Category: Privately owned units  
Department responsible: Lands and Properties

Date established: June 15, 2014  
Date last revised: -

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### Summary

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Members wishing to build a home off reserve lands may apply for a subsidy from FWFN as part of an overall budget package to build a home. This program is subject to annual budget availability. Funding for this program is provided by an allocation from the AANDC Minor Capital funding and no more than two subsidies will be awarded in a fiscal year.

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### Policy

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#### POLICY STATEMENT

Members building a new home off reserve, who have not previously received a subsidy from FWFN, may apply for assistance in the form of a housing subsidy to a maximum of \$10,000 as part of the overall financing for the construction of the home. Members are eligible for housing subsidy, either on or off reserve, once per lifetime.

#### DEFINITIONS

See Appendix A

#### RESPONSIBILITIES

##### Member

The member applicant must have completed the New Home Build Housing Application (Appendix D) including an approved budget, personal equity and financing plan and have received preliminary approval of same from the FWFN Housing Department. In addition, any loan funding must be approved prior to subsidy being advanced.

No reimbursement shall be made for construction completed by the member in advance of approval. Subsidy funds are to be used as the last source of funds for the building project. If the financing package does not proceed as planned in the application, FWFN will reallocate the subsidy to the next approved applicant.

Should the member applicant sell the subsidized home within 10 years of building the home, the subsidy will be prorated over a ten year period, and the balance will be repayable to FWFN.

Any arrears or amounts owing to the FWFN must be addressed in full prior to becoming eligible for this program.

##### FWFN Housing Department

FWFN Housing Department will review all applications within five business days of receipt. The FWFN Housing Department will notify the applicant in writing of the results of the assessment within ten working days of the date of the receipt of the application with any outstanding items and within ten working days of the completed application of approval to move forward in the application for subsidy. Subsidized home building expenditures will be

managed by the FWFN Housing Department and inspected during construction and at the point of completion.

#### ELIGIBLE COSTS, ASSESSMENT AND PRIORITY OF REPAIRS

Eligible costs under this program are any costs related to the construction of a new home located off reserve. Subsidy funds are to be used as the last source of funds for the building project, meaning any personal equity or loan amounts are to be expended first.

The reasonability of costs will be determined during the application and budget review process by the FWFN Housing Department.

Only applications which are fully complete will be considered by the FWFN Housing Department for subsidy on a first-come first-serve basis, based on date of completion (not the date of submission of incomplete application).

#### PROCESS FOR ADDRESSING COMPLAINTS

Any FWFN member who believes that the FWFN Housing Department, FWFN Portfolio holders and FWFN Housing working group or staff is not following this policy may address his or her concerns to the Director of Lands and Properties in writing at the FWFN administrative office. The Director of Lands and Properties will respond to the complainant within 30 days.