

The background of the slide is a light gray gradient with several realistic water droplets of various sizes scattered across it. The droplets have highlights and shadows, giving them a three-dimensional appearance. The text is centered in the middle of the slide.

**APPLYING FOR CP
(CERTIFICATE OF POSSESSION)
OF A HOME ON RESERVE**

AGENDA

- OVERVIEW OF POLICIES XX AND XX
- #XX-CONVEYANCE OF OWNERSHIP POLICY
- #XX-ELIGIBILITY CRITERIA POLICY
- PROBATIONARY TERM
- RESPONSIBILITIES FOR YOU AND THE BAND
- SUMMARY- RENTING VS. OWNING
- OPTIONAL MAINTENANCE FUND
- QUESTIONS

OVERVIEW OF POLICIES XX & XX

POLICY XX- CONVEYANCE OF OWNERSHIP

POLICY: ONCE THE MORTGAGE HAS BEEN PAID OFF AND IF THE TENANT MEETS THE ELIGIBILITY REQUIREMENTS, THEY ARE ENTITLED TO APPLY IN WRITING FOR THE CERTIFICATE OF POSSESSION (CP)

RATIONALE: ___ FIRST NATION REMAINS LEGALLY RESPONSIBLE FOR ALL ON-RESERVE HOUSING, REGARDLESS OF OWNERSHIP. THIS POLICY ENSURES THAT HOME OWNERS HAVE THE NECESSARY CAPACITY TO MAINTAIN AND INSURE THEIR OWN HOME.

PROCEDURE OF POLICY XX

PROCEDURE:

____ FIRST NATION WILL PROVIDE TENANTS WITH 2-MONTHS' NOTICE WHEN THE MORTGAGE ON THE HOUSE IS APPROACHING COMPLETION.

AN APPLICATION FOR CONVEYANCE OF OWNERSHIP WILL BE ENCLOSED WITH THE NOTICE, INCLUDING A LIST OF ELIGIBILITY CRITERIA.

THE HOUSING COORDINATOR WILL REVIEW THE APPLICATION, REVIEW THE ELIGIBILITY CRITERIA AND IF TENANT IS ELIGIBLE, SUBMIT IT TO THE COMMUNITY HOUSING COMMITTEE (BAND ADMIN, SOC. DEVELOPMENT, CHIEF AND COUNCIL) FOR APPROVAL.

IF APPROVED, A BCR WILL BE REQUESTED FROM CHIEF AND COUNCIL.

IF THE APPLICANT IS DEEMED NOT ELIGIBLE, THE HOUSE WILL REMAIN "BAND OWNED" AND RENTS WILL CONTINUE ON THE UNIT.

POLICY 43-ELIGIBILITY CRITERIA

APPLICANT MUST HAVE RENTED AND OCCUPIED THE HOUSE FOR A MINIMUM OF 15 YEARS.

APPLICANT MUST NOT HAVE PAID RENT THROUGH SA FOR MORE THAN 3 MONTHS OF ANY CALENDAR YEAR DURING THE TENANCY.

APPLICANT MUST NOT HAVE SUBLET THE UNIT AT ANY TIME DURING THE TENANCY WITHOUT WRITTEN APPROVAL FROM THE BAND.

APPLICANT MUST NOT HAVE MORE THAN 5 VALID COMPLAINTS AGAINST THEM IN THEIR TENANT FILE.

ELIGIBILITY

THE HOUSE MUST PASS A HEALTH AND SAFETY INSPECTION, CHECKLIST AVAILABLE UPON REQUEST.

APPLICANT MUST PROVIDE PROOF OF SUSTAINABLE INCOME

APPLICANT MUST ATTEND AT LEAST ONE (1) HOME MAINTENANCE WORKSHOP

PROBATIONARY PERIOD

- **THOSE APPROVED FOR HOME OWNERSHIP WILL REMAIN ON PROBATION FOR 1 CALENDAR YEAR, DURING THAT TIME:**
- **HOMEOWNERS WILL CEASE PAYING RENTS**
- **HOMES AND YARDS MUST BE MAINTAINED.**
- **HOUSES WILL BE INSPECTED AFTER 6 MONTHS.**
- **CP DOCUMENTS WILL BE FILED WITH INAC**
- **APPLICANTS MUST NOT HAVE BEEN FOUND AT FAULT IN ANY VALID COMPLAINTS EITHER FILED BY THEM OR AGAINST THEM.**
- **HOME OWNERS MUST PROVIDE THE HOUSING DEPARTMENT WITH PROOF OF HOUSE INSURANCE.**

AFTER PROBATIONARY PERIOD

UPON THE SUCCESSFUL COMPLETION OF THE PROBATIONARY PERIOD, THE CONDITIONS FOR TRANSFER OF CP SHALL BE REMOVED AND THE TENANT WILL ASSUME SOLE LEGAL TITLE OF THE HOUSE.

IF THE TENANT FAILS TO ABIDE BY THE CONDITIONS DURING THE PROBATIONARY TERM, THE BAND WILL REASSUME POSSESSION OF THE HOME AND THE TENANT MUST SIGN A TENANCY AGREEMENT IN ORDER TO CONTINUE OCCUPANCY IN THE SAME PROPERTY OR ANY OTHER BAND OWNED RENTAL PROPERTY.

THE GRANTING OF A CP AT THE DATE OF THE MATURITY OF A MORTGAGE IS AT THE SOLE DISCRETION OF CHIEF AND COUNCIL. REQUEST FOR A CP IS NOT A GUARANTEE THAT THE CP WILL BE GRANTED.

A CP OR GRANTING OF TITLE ONLY APPLIES TO THE HOUSE, NOT TO THE LAND.

HOMEOWNER RESPONSIBILITIES

MAINTAIN THE HOUSE IN GOOD ORDER.

ASSUME FINANCIAL RESPONSIBILITY FOR ALL MAINTENANCE AND REPAIRS.

PROVIDE ANNUAL PROOF OF HOME INSURANCE TO THE HOUSING DEPARTMENT

ADHERE TO ALL BYLAWS

APPLICANT MUST NOTIFY THE BAND IF THE HOUSE WILL BE LEFT VACANT FOR MORE THAN 30 DAYS AND HOMEOWNER MUST PROVIDE NAME AND CONTACT INFO FOR THE PERSON WHO WILL MAINTAIN THE PROPERTY IN THEIR ABSENCE

BAND RESPONSIBILITIES

PROVIDE ADMINISTRATIVE SUPPORT AND GUIDANCE FOR HOME MAINTENANCE AND/OR REPAIRS

INCLUDING:

- PROVIDE REFERRALS TO CONTRACTORS
- PROVIDE HOUSING BLUEPRINTS AND MAINTENANCE RECORDS
- ASSIST HOMEOWNERS TO APPLY FOR RRAP, ERP, HASI OR OTHER GRANTS
- PROVIDE OPPORTUNITIES FOR HOMEOWNERS TO SAVE MONEY BY PARTICIPATING IN GROUP DEALS ON SEPTIC SERVICING, CHIMNEY CLEANING, SPRING CLEAN-UP, ETC.
- GROUNDS AND ENVIRONS MAINTENANCE, IE TREE TOPPING, WATER SYSTEM, ROAD MAINTENANCE

SUMMARY

Renter	Home-Owner
Pay rent each month	No more paying rent
Submit to 2 inspections per year	No more inspections
Adhere to Tenancy Policies	Adhere to Band Bylaws
May have to move	Stay in your own home
Evictions for policy violations	No evictions
Band pays for home repairs	You pay your own home repairs
Band will paint or remodel the house	You paint or remodel your house
House remains band property forever	You can leave the house to another band member in your will or sell to another band member

OPTIONAL- MAINTENANCE FUND

HOMEOWNERS MAY CHOOSE TO OPT-IN TO A HOME MAINTENANCE FUND

- \$100/MONTH PAID TO THE BAND TO BE PUT INTO A HOME MAINTENANCE FUND.
- FUNDS WILL ACCUMULATE AND CAN BE ACCESSED BY HOMEOWNERS FOR EMERGENCY REPAIRS OR ROUTINE MAINTENANCE AS REQUIRED.
- HOMEOWNERS CAN ONLY ACCESS AS MUCH AS THEY DEPOSIT.
- HOMEOWNERS MAY ONLY ACCESS THE FUND ONCE PER YEAR
- HOMEOWNERS MUST PAY FOR 12 MONTHS BEFORE THEY ACCESS THE FUND.

The image features a light gray gradient background with several realistic water droplets of various sizes scattered in the corners. The droplets have highlights and shadows, giving them a three-dimensional appearance. The word "QUESTIONS?" is centered in a bold, black, sans-serif font.

QUESTIONS?