

KITSUMKALUM HOUSING & PROPERTY DEVELOPMENT

Section 95. On-Reserve Non-Profit Housing Program

The following is a breakdown of Section 95. Housing projects of which an identification of arrears as per each project to October 31, 2014 is shown,

It is also noted that Projects 1 thru 7 have been paid in full to the project lender, however, there remains monies owed to the Band. It is further noted that is prohibited by CMHC for any Band to write-off of any outstanding arrears. These arrears will remain on the books until such time as the arrears are paid in full.

PROJECT	ARREARS
Project 1	0
Project 2	0
Project 3	0
Project 4	\$1,554.00
Project 5	\$9,130.85
Project 6	\$7,453.01
Project 7	\$17,433.00
Project 8 (Gyiik)	\$110,983.58
Project 9 (W. Kalum)	\$5,526.38
Project 10 (Ecstall)	\$72,757.98
Project 11 (Kwinitsa)	\$2,038.00
TOTALS	\$226,876.80

At the last public report arrears totalled **\$208,591.00**. Over the past 5 months the arrears total has increased **\$18,285.80**.

Unfortunately for reasons related to audit requirements Kitsumkalum did not qualify for any new 2014 Section 95. housing projects. It is anticipated that a call letter will be received for 2015 and it is also anticipated that an application for 3 - 5 new units will be submitted.

Repairs/Maintenance & Replacement Reserves

Kitsumkalum is required by management agreement, to contribute to both reserve funds as part of the Section 95. On-Reserve Non Profit Housing Program. These funds are generated through rental contributions paid through tenant rental agreements.

Tenants who are seeking repairs or maintenance **MUST** submit a completed Maintenance/Repair Request Form to the office of Housing & Property Development for consideration. Forms are available at the office.

Tenants who approve and schedule repairs and maintenance requirements directly with suppliers will be solely responsible for all costs as incurred. All repairs and maintenance must be approved and scheduled in advance by Housing and Property Development.

Serviced Lots

Kitsumkalum currently has 15 serviced lots ready for construction. Members who qualify for bank financing and are seeking to build on Kitsumkalum Reserve lands are encouraged by Chief and Council to do so.

What is the process?

1. Find a housing plan that best suits the needs of your family and is within your financial capability,
2. Have a contractor price complete construction to turn key,
3. Approach your financial institute to secure financing, if you qualify for bank financing have the bank provide for you a "Letter of Intent".

4. Once you have the "Letter of Intent" in hand, you may now request through Chief and Council that an application for a "housing subsidy (\$21,905)" and as required a "Ministerial Loan Guarantee" be submitted on your behalf.

RRAP Programs

There remains a number of RRAP (On-Reserve Residential Rehabilitation Assistance Program) that are available to Kitsumkalum Housing and they include:

<u>Program</u>	<u>Maximum Program Fund</u>
RRAP "Regular"	\$ 19,000
RRAP "Disability"	\$ 19,000
HASI (Home Adaption for Senior's Independence)	\$ 3,500

These programs are extremely budget sensitive, CMHC does not allow for exceeding the project or approved budget.

Qualifiers

- 1) Mortgage to CMHC must be **paid in full**
- 2) **Total** household income cannot exceed \$44,000
- 3) Approved RRAP or HASI projects cannot exceed the project budget, any costs over the budget will remain the responsibility of the homeowner

Application Requirements (homeowner)

- 1) Completed application form
- 2) Proof of income documentation (Verification of Income)
- 3) Band Council Resolution (BCR) supporting the application
- 4) Signed Declaration indicating that additional costs over the budgeted amount will be paid by the property owner.

There are currently two (2) RRAP projects being completed or have been completed, they include a RRAP "Disability" and a RRAP "Regular".

CMHC has indicated that they will accept up to six (6) applications for the year 2014. Kitsumkalum Housing and Property Development anticipates a further four (4) application submissions before the end of the year.

A further six (6) combined RRAP or HASI applications will be submitted for the year 2015, and more if permitted by CMHC.

HOUSEKEEPING

Chief and Council is currently reviewing, and amending the *draft* Kitsumkalum Housing Policy to suit the needs of the Kitsumkalum Housing program. Once the Housing Policy has been reviewed and amended to Chief and Council's approval it will be forwarded to Kitsumkalum's legal council for review.

It is anticipated that a Housing Committee will be appointed by Chief and Council once the Kitsumkalum "Housing Policy" and the "Terms of Reference" for the Committee has been adopted. This continues to be a requirement of CMHC.

Over the next couple of months the following additional CMHC requirements will be addressed:

- * All tenants of Section 95. housing will be required to endorse 2015 Rental Agreement Extensions,
- * Tenants in arrears are required to work with housing and establish and endorse an Arrears Repayment Plan with Kitsumkalum Housing, and
- * Completion of Maintenance Condition Review for Section 95. homes not yet completed, this assessment will allow for the determination of costs and the development of a schedule to address maintenance issues.

5692 ECSTALL AVE.

Renovation has been completed at 5692 Ecstall Ave. and is ready for occupancy.

Renovation included; drywall replacement and repair, replacement of all interior door and door jambs, replacement of both exterior doors, replacement of all laminate flooring, replacement of range and rangehood and complete interior painting including all walls and ceiling.

Costs to complete renovation utilizing local labour \$19,142.24, it is assumed that costs utilizing contract resources from outside of the community to effect renovation may have substantially exceeded costs as indicated above.

HOME MAINTENANCE GUIDE

A home maintenance guide has been prepared and is available for use by all tenants. The guide is a listing of things that should be done by tenants at various times of the year to prevent escalating household issues.

Kitsumkalum Housing and Property Development encourages all Kitsumkalum homeowners and including tenants of Section 95. housing to actively participate in a preventative maintenance schedule.

SMOKE DETECTORS

Kitsumkalum Housing currently has an abundance of residential smoke detectors available to all residents of Kitsumkalum. These units are all battery operated and **do not** require hard wiring.

In conversation with the Deputy Fire Chief of the Terrace Fire Department he advises that the response time to an alarm at Kitsumkalum would be approximately 10-12 minutes to have fire truck/pumper on site. Given this timeframe it is essential for all residential units to have working smoke detectors in place at all times. It is crucial for residents to be alerted at the soonest possible time of a fire situation in their home.

Please check to ensure your residential smoke detectors are functional, if not, you are invited to stop at the housing office and take what you need for immediate installation.

APPENDICES/HAND-OUTS

- 1) Home Maintenance Guide
- 2) Maintenance/Repair Request Form