



K'ómoks First Nation

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K'ÓMOKS HOUSING RENOVATIONS **FUNDED UNDER INDIGENOUS SERVICE CANADA (ISC)**

The goals of the K'ómoks First Nation (KFN) are to improve health and safety standards; extend the structural and/or mechanical life expectancy of homes located on-reserve and maximize funds for the most use of the membership.

Homeowners are responsible for the regular maintenance of their own homes. They are not entitled to renovations unless there are funding opportunities available from resources such as Canada Mortgage and Housing Corporation (CMHC) or Indigenous Service Canada (ISC), and the homeowner fits the eligibility criteria. For renovation loan under CIBC's Indigenous Lending program, please refer to KFN Market Based Policy.

ELIGIBILITY

- Homeowners who are KFN members and occupy their on-reserve home as their primary residence are eligible to apply.
- The home must be at least 10 years old.
- Requests will be prioritized on a first come, first serve basis unless there is serious health and safety threat.
- A certificate of possession (CP) will be eligible for subsidy as long as the CP is in the name of the applicant.
- Homeowners must provide the Housing Department a copy of their valid Home Insurance certificate. If no insurance coverage in place, homeowners must show that they have reasonable attempt to obtain Home Insurance Coverage and have been unsuccessful.

INELIGIBLE ACTIVITIES OR CRITERIA

- Aesthetic repairs (such as interior flooring, molding, fixtures and painting) and other non-structural items (possible exceptions are cosmetic repairs required in the course of ISC approved renovations, such as mould remediation work).
- The home has not received ISC housing subsidies (new home or renovation) within the last ten (10) years.
- Housing designs and costs that exceed normal housing standards.
- Renovation funding for CMHC homes that are currently under a Sec. 95 loan agreement.
- Multiple units for the same individual.
- Housing that can be financed by other means.
- Use for economic gain or "unjust enrichment" (such as house "flipping" or individual rental property incomes).
- If debt is owed to KFN unless payback plan is actively in place.
- Work done in previous fiscal years that was not approved for ISC funding.

WHAT HOUSING RENOVATIONS ARE AVAILABLE UNDER ISC

ISC through **Housing Support Program (HSP)** provides funding for renovations to be administered by the Administration office to:

- a) **Health and Safety renovation(s):** Funding to support home renovation related to health and safety. To be eligible to receive funding subsidies for health and safety repairs, the First Nation must contact the First Nation Health Authority (FNHA) and arrange for a local Environmental Health Officer (EHO) to visit and assess the home. FNHA then provides the First Nation with an official letter and report.
- b) **Regular Renovation(s):** Renovations must extend the structural and/or mechanical life expectancy of the home by at least fifteen (15) years.
- c) **Energy efficiency Upgrade(s):** First Nations can apply for renovations that support energy efficiency upgrades, such as exchanging single-paned windows, heat pumps, weather stripping, etc.

APPLICATION PROCESS

Renovations funding is not automatic: it's based on funding availability with ISC.

1. A call out in the newsletter will be announced, but applications are accepted on an on-going basis. To apply, homeowners need to write a letter to the Housing department stating their request, and a list of the matters for which you seek renovation. The letter must include the date.
2. The Housing Department will hire a BOABC Inspector to perform a pre-renovation inspection of the home. Once inspection report is completed by the inspector, the report will be submitted to the KFN chosen contractor for quoting. The contractor must be a licensed in British Columbia.
3. If required, the Housing Department will request a Health and Safety inspection from First Nation Health Authority (FNHA). FNHA's role is to act as a 3rd party to support the Health and Safety Funding request.
4. If required, the Housing Department will assist members applying for rebates to be eligible for Energy Efficient Upgrade renovation.
5. Once the pre-renovation inspection, quote from KFN preferred contractor, Health and safety Inspection and rebates are completed, the Housing Department will submit the application for funding approval.
6. Once the funding application has been approved by ISC, KFN preferred licensed contractor can start the renovation work. The contractor will be responsible for hiring the appropriate sub-contractors to carry the required work.
7. KFN Housing department will work with contractor to ensure the work meets or exceeds the BC Building Code Standards. KFN housing Department will also manage the funds received by ISC to pay the contractor.

8. Before the work begins, the KFN member will be required to sign an agreement. This contract will outline what work will be done, and what is required on the homeowner. Violation of the contract could mean that all work ceases until the matter is resolved.

ISC's Funding limits

ISC's Housing Support Program (HSP) – Up to \$42,791 (Regular Subsidy Amount)

There are two categories of renovation within ISC's HSP:

1. Health & Safety:

- Funding up to the regular subsidy limit; no homeowner contribution required.
- The homeowner must use either the Health and Safety or the Regular Renovations funding stream; homeowners cannot use both and stack the money. A limited number of regular renovations can be included in Health and Safety if the upgrade is required to complete the Health and Safety renovations.
- Health and Safety renovations must be signed off by a nurse, doctor or FNHA building inspector. The scope of work will determine who can sign.
- Requires contractor cost quotations.

2. Regular Renovations:

- Funding up to the regular subsidy amount; there is a 50-50 cost share over the half subsidy amount. The homeowners will be responsible for ¼ of the renovations.
- Requires contractor cost quotations.
- Must extend the structural and/or mechanical life expectancy of the home by at least 15 years.
- Can only apply once every 10 years.
- Cannot be utilized if the Health and Safety funding stream is used.

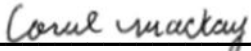
Band members cannot hire a contractor to do renovations under ISC's funding. Work must meet or exceed BC Building Code standards.

The KFN Housing Department is responsible for contracting for housing renovations funded under ISC's funding. The renovations must be inspected by a BOABC Credited Inspector. Inspections will be performed at all stages of the project pursuant to BC Building Code. The First Nation agrees that all inspections will be kept on file by the First Nation.


Signed on the 15th day of February 2024 by the following:



Chief Kenneth Price



Councillor Coral Mackay



Councillor Candace Newman



Councillor Susan Savoie