

Lower Nicola Indian Band



Emergency Housing Repair Fund Policy

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Kari Reilander

Executive Director Signature

December 17, 2024

Date

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3. TITLE: EMERGENCY HOUSING REPAIR FUND POLICY

Objective:

The Emergency Housing Repair Fund Policy was established with the primary objective of addressing the critical housing repair needs of Homeowners (Members who own their own home) and Conditional Homeowners (Members who are eligible to be Homeowners).

Scope:

This Policy applies to Homeowners' and Conditional Homeowners' Primary Residences that are located within the Qualifying Area.

This Policy does not apply to rental properties or seasonal dwellings.

Definitions:

In this Policy,

“Conditional Homeowner” means a Member who resides in a home on LNIB Land that meets the following conditions:

- (a) the home has been paid for by the Member or the Member's family without any assistance from LNIB,
- (b) the home is not subject to a tenancy agreement with LNIB, and
- (c) LNIB has not yet issued the Member an instrument verifying the Member's legal ownership of the home;

“Homeowner” means a Member who has legal ownership of a home;

“LNIB” means the Lower Nicola Indian Band;

“LNIB Land” means any portion of a reserve of LNIB that is subject to the LNIB Land Code;

“Member” means an individual whose name appears on the LNIB Membership List;

“Primary Residence” means the place where an individual lives for a longer period in the calendar year than any other place;

“Qualifying Area” means

- (a) LNIB Land; and
- (b) any land located outside LNIB Land that is within a 20 km radius of Nicola Mameet IR#1.

Policy Guidelines:

Members can apply for funding under this Policy at any time of the year, however, LNIB will review applications received on a quarterly basis (subject to expedited reviews and processing for urgent risks to health and safety in accordance with this Policy). Successful applicants will be notified if their request has been approved.

Eligibility Criteria:

- An applicant must be a Homeowner or a Conditional Homeowner;
- The home identified in the application for funding
 - must be located within the Qualifying Area,
 - must be the applicant's Primary Residence;
- Rental properties are not eligible for funding;
- Seasonal dwellings are not eligible for funding.

If Council determines LNIB has a sufficient budget, Council will establish an Emergency Housing Repair Fund to provide financial assistance to eligible individuals and families.

The amount of financial assistance provided will be determined based on the applicant's specific needs and available funding.

Financial assistance is only available for emergency repairs to eligible homes that are needed immediately for health and safety concerns. Several kinds of emergency repairs may qualify for funding under this Policy. For example, funding may be provided for the following:

- (i) Urgent health and safety risks, which may include mold, active leaks, failure of heating systems. Applications that identify these risks will be considered as they are received, and will not be subject to the quarterly review that applies to other items.
- (ii) Repair or replace items related to the building envelope, for example: roofing, siding, windows and doors, insulation, structural damage to the applicant's foundation, exterior stairs and decking.
- (iii) Repair plumbing issues.
- (iv) Repair wiring and electrical systems to address health and safety hazards.
- (v) Repair or replace damaged flooring that is a safety hazard.
- (vi) Remove/address danger trees.
- (vii) Fees associated with Professional Engineers or qualified professionals to validate eligible repairs.
- (viii) Basement renovation to increase the number of bedrooms and a bathroom. Applicant must prove over-crowding conditions in accordance with the National Occupancy Standards for request to be considered.
- (ix) Accessibility equipment: wheelchair ramps, lifts.
- (x) Safety equipment: fixtures and equipment required by Fire and Safety Regulations.

*Important: Have you done any of these repairs before getting your application approved in writing? If so, they WILL **NOT** be eligible for funding under this Policy. Once you get approval, LNIB will reach out to Contractors for competitive pricing. LNIB dedicated staff will liaise directly with the Homeowner/Conditional Homeowner and the Contractor.*

Application Process:

- Members can apply for funding under this Policy anytime.
- Applications will be reviewed on a quarterly basis: April, July, October, December. If an application demonstrates urgent health and safety risks including mold, active leaks and failing heating systems, staff will seek to process the application as soon as possible.

- Applicants will be required to provide documentation verifying an urgent need of any Health and Safety risks.
- Dedicated staff will facilitate applications and provide support to applicants.

Collaboration with Stakeholders:

Collaboration with the Housing Dept. and the Health Dept. will be undertaken to maximize resources and support.

Funding:

The Emergency Housing Fund will be funded through LNIB's own source revenue and subject to funds available and budget approval. LNIB staff will liaise with Housing and Health Departments to ensure other programs would not fund the repairs.

Please note: requests are reviewed on a case-by-case basis. Eligibility of requests are evaluated on a number of factors, including the rationale provided, evidence of the emergency circumstance, the reasonability of the request funds/budget available/remaining, and whether the cost is considered to be outside routine and regular maintenance.

There is no guarantee an application for funds under this Policy will be approved. Due to the discretionary nature of decisions made under this Policy, there is no right of appeal of any decision made under this Policy, and all decisions are final.

Obligation to apply for external grants or rebates

In addition to other conditions of funding set out in this Policy, LNIB will only provide funding to a successful applicant under this Policy if the applicant agrees in writing to do the following:

- apply for all available external rebates or grants (i.e. grants or rebates that are not funded by LNIB) related to the applicable emergency repair; and
- if the applicant receives an external rebate or grant, reimburse LNIB for the funding provided to the applicant under this Policy up to the total amount the applicant receives in external rebates or grants. For certainty, an applicant is entitled to retain any portion of a rebate or grant that exceeds the total funding provided by LNIB to the applicant under this Policy.

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Implementation:

This Policy will be implemented and overseen by the panel of Staff responsible for housing and Infrastructure. Regular evaluations will be conducted to assess its effectiveness and make necessary adjustments.

Review and Amendments:

This Policy will be subject to periodic review to ensure it remains responsive to the evolving needs of the community. Amendments may be made as needed to enhance its impact.

Conclusion:

The Emergency Housing Fund Policy aims to provide funding for home repairs that are not covered through other programs. This fund also promotes long-term housing stability. It is a critical step toward ensuring that all individuals and families have access to safe, healthy and affordable housing.

4. EMERGENCY HOUSING FUND APPLICATION FORM

Applicant Information:

1. Name: _____

2. Address: _____

City: _____ Province: _____ Postal Code: _____

4. Email Address: _____

5. Phone Number: (Primary) _____ (Secondary) _____

6. Are you a LNIB member?

Yes No

Household Information:

7. Are you applying for Health and Safety funding?: Yes No

8. Eligibility:

- Are you living in the home? Yes No
- Do you live in the Qualifying Area? (on an LNIB reserve or within 20km of Nicola Mameet IR#1) Yes No
- Does your housing issues fall within the Emergency Housing Fund Criteria? Yes No

Please briefly describe your housing issue that requires repair:

- _____
- _____
- _____

9. External Rebates and Grants (i.e. grants or rebates that are not funded by LNIB)

It is a condition of funding that an applicant (1) apply for all available external rebates or grants related to the applicable emergency repair; and (2) if the applicant receives an external rebate or grant, reimburse LNIB for the funding provided to the applicant under the Emergency Housing Repair Fund Policy up to the total amount the applicant receives in external rebates or grants. For certainty, an applicant is entitled to retain any portion of a rebate or grant that exceeds the total funding provided by LNIB to the applicant under this Policy.

- I agree to apply for all available rebates or grants that apply to the emergency repairs identified in this Application: Yes No

- If I am successful receiving any external rebates or grants that apply to the emergency repairs, I agree to reimburse LNIB for the funding provided to me under *the Emergency Housing Repair Fund Policy* up to the total amount received in external rebates or grants: Yes No

Documentation Checklist:

Please check the documents you have included with this application:

- Proof of membership (if applicable)
- Proof of Residency – a piece of mail with the Applicant name and address

Have you received Emergency Repair Funds in the past? Yes No

If yes, when and what repairs were completed?

Declaration:

I hereby declare that the information provided in this application is true and accurate to the best of my knowledge. I understand that providing false information may result in the denial of assistance. I authorize the release of information to verify the details provided in this application.

Collection of personal information

LNIB Administration will only request personal information that is necessary for LNIB Departments (responsible for Housing, Infrastructure and Health) and Council to assess this application for emergency housing repair funding and to have accurate records to support LNIB's financial management, which is a core function provided by our government to benefit Members. We will store your personal information securely and only for as long as is necessary to allow us to consider this application and to comply with our governance obligations related to the informed management of LNIB Lands and funds. We will not share your personal information publicly or to third parties without your express consent, except if required by law.

By signing this form, I consent to LNIB Administration collecting and storing my personal information required to process this application and to administer its financial management obligations.

I have read and agree with the above paragraphs.

Applicant's Signature: _____ Date: _____