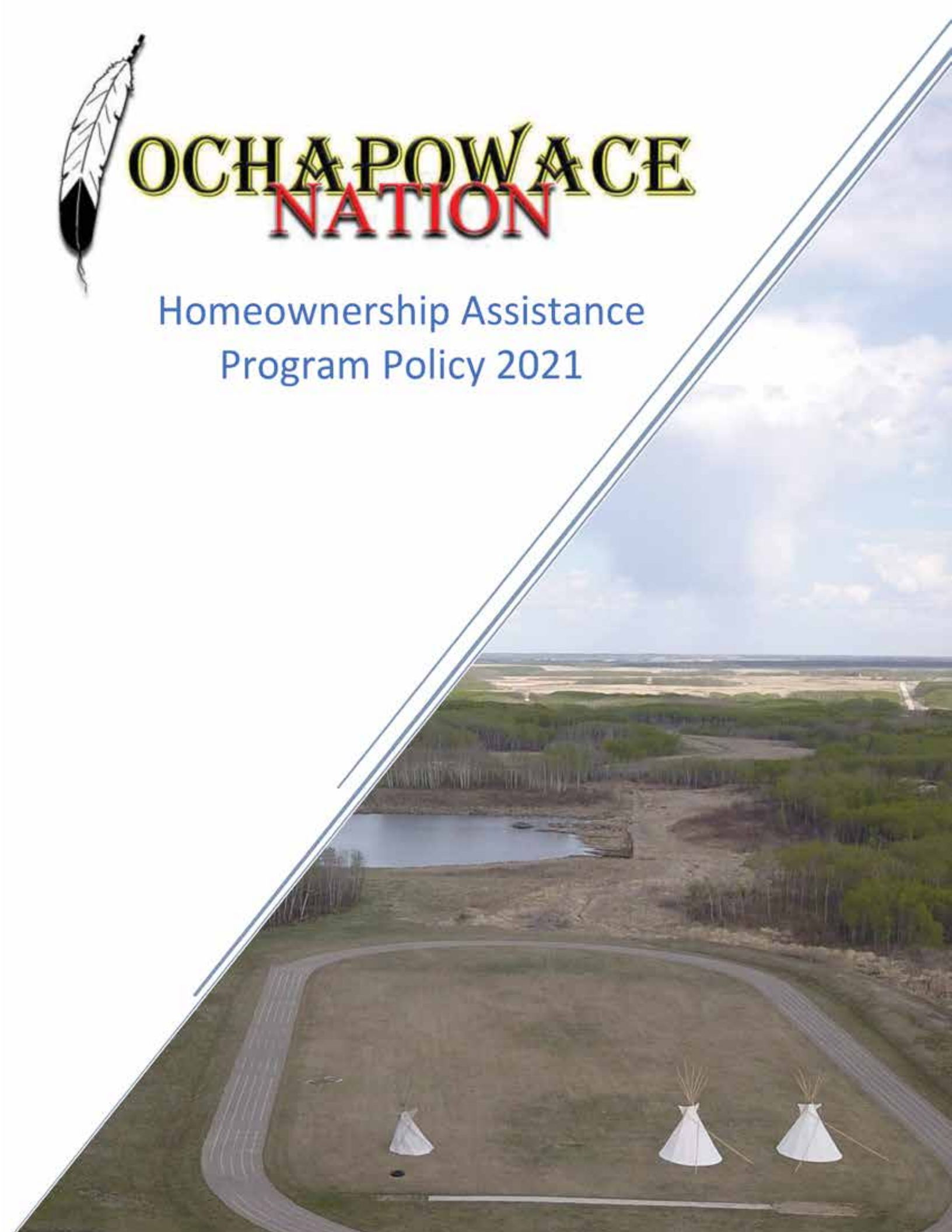




OCHAPOWACE NATION

Homeownership Assistance Program Policy 2021



Ochapowace Homeownership Assistance Program Policy

Table of Contents

Executive Overview.....	1
Mandate.....	1
1.0 Short title	2
2.0 Interpretation	2
3.0 Policy Development	2
4.0 Policy Amendments	3
5.0 Policy Application.....	3
6.0 Limits and Procedures.....	3
7.0 Homeownership Qualifying Factors and Requirements	4
8.0 Renovation Assistance Program Qualifying factors and Requirements	6
Ochapowace Nation Homeownership Assistance Program Application.....	8

Executive Overview

In respect and protection of the Treaty Four of 1874 and as grounded in the Spirit and intent of the Treaty, the Royal Proclamation of 1763, and the Canadian Constitution Act, and in exercising the Inherent Right to Self-Government and Self-Determination. The Chief and Council of the Ochapowace Nation have;

Recognizing the need for quality, healthy, and safe standard housing based on equality and availability for the members of the Ochapowace Nation, the Chief and Council, in conjunction with the Ochapowace Housing Committee, have made the decision to develop and implement the following policies and procedures to better meet the housing needs of the membership. It is with the intent of this overview to assist the membership with a better understanding of the availability of funding and renovations and the allocation process.

Housing/Shelter is a Treaty Right; therefore, each registered Member of Ochapowace Nation has a right to adequate shelter/housing and the basic amenities. The Federal Government does not fulfill its fiduciary responsibility in providing adequate funding to meet the growing needs of our units/dwellings provided by the Federal departments of the Ochapowace Nation.

The Federal Government through its departments provides a limited amount of base capital funding for the On Reserve Housing. The amount funded and legislated does not sufficiently provide for individuals seeking the construction of a family unit; therefore, in order to meet the needs of the growing membership population, the Ochapowace Nation has developed the Homeownership Assistance Program to assist in construction/purchase, renovations, or upgrading of an existing home.

While the Ochapowace Nation continues its efforts to have the Federal Crown honour and fulfill its obligations, there remains the reality that the Nation must manage the funds that it receives in the best interest of the overall membership.

Mandate

One of the mandates of the Ochapowace Nation is to assist in acquiring safe quality housing for the qualifying Membership within the limits of funding. The Ochapowace Homeownership Assistance Program will furthermore provide assistance for the first-time buyer to assist the Nation member in the purchase. We shall endeavour to meet this mandate with the approved resources provided.

1.0 Short title

This policy shall be cited as the "Ochapowace Homeownership Assistance Program"

2.0 Interpretation

For the purpose of this document, the following interpretations and definitions shall apply:

Nation:	means the Ochapowace Nation, its chief and council, and it's registered Membership to its programs.
Band Council-Resolution:	means a written document endorsed by the Chief and Council to formalize communications, influence a plan of action Or resolve an issue.
Member(s):	means a person whose name appears on the First Nation registry list as entitled by the Ochapowace Nation.
Reside or Resides:	means that a place which has always been or which a person has adopted as their primary/permanent residency, when away from, they intend to return and specifically, where a person sleeps a minimum of 184 days per year.

3.0 Policy Development

The Ochapowace Nation Home Ownership Policy shall be drafted developed and become finalized through the following procedure/method:

3.1 The draft shall be completed by the Ochapowace Housing Committee or their designate.

3.2 The first and second reading of the drafts shall be completed by the Ochapowace Housing Committee.

3.3 Final approval by the Chief and Council by way of a Band Council Resolution shall be final and binding.

3.4 The implementation of the policy

4.0 Policy Amendments

- 4.1 This policy will be subjected to annual reviews.
- 4.2 In the event that there is a requirement for changes, additions, deletions or General updates of this policy, the Ad Hoc Committee, formerly known as the Ochapowace Housing Committee shall set forth the recommendations to the Chief and Council.

5.0 Policy Application

- 5.1 This policy shall apply to any Ochapowace Nation member who may qualify for The Homeownership Assistance Program.
- 5.2 This policy shall only apply to the permanent residence of the member.
- 5.3 The monies from this policy are intended to provide membership with quality housing. It is not the intent that the membership gains financially from this program.
- 5.4 The Ochapowace Nation reserves the right to set the amount of funds available for To each qualifying member of Ochapowace Nation. This program is a "one time assistance program".

6.0 Limits and Procedures

- 6.1 The maximum amount of assistance provided shall not exceed \$15,000.00 (fifteen thousand dollars). This can be provided by:
 - a) A maximum of \$15,000.00 (fifteen thousand dollars) to assist with a down payment on the purchase of a home or to pay down the existing mortgage.
 - b) Assistance for renovations, repairs or upgrades to a maximum of \$15,000.00 (fifteen thousand dollars) to the home that is the members permanent residence.

- c) Assist in doing a combination of both mortgage payment and renovations to a home owned by a Member. Both costs must still remain under the maximum limit.
- 6.2 All applications for assistance must complete the required application form. This application form must be accompanied by the required valid documentation
 - a) Information as set out in the terms and conditions of this policy.
- 6.3 The required application form can be obtained from:

Ochapowace Nation Homeownership Assistance Program
Attention: Housing Manager
P.O. Box 550
Whitewood, Saskatchewan
S0G-5C0

Phone: (306)696-2425
Or (306)696-2655

7.0 Homeownership Qualifying Factors and Requirements

7.1 Homeownership Assistance Program I

The Ochapowace Nation shall provide limited financial support that can be applied to the purchase of a quality standard house or applied to pay down an existing mortgage. The amount of the assistance shall not exceed the \$15,00.00 (fifteen thousand dollars). This payment shall be issued directly to the financial institute through lump sum and or monthly payments.

7.1.1 Required information;

- a) Proof of preapproved mortgage from an accredited Financial Institute
- b) Proof of Land Titles Search including land description and location
- c) Proof of assessed value of house and lot
- d) Proof of income
- e) Proof of stability at a present address (letter from landlord or management company)
- f) Proof of insurance
- g) Completion of Homeownership Assistance Program application form

- 7.1.2 If the mortgage is paid off in full, the member must reside in the home for a minimum of 3 years. Upon the 3 years ending, the member may do what they wish with the home, with no penalties from the Ochapowace Homeownership Assistance Program. A lien will be issued on the property for a period of 3 years by the Ochapowace Nation.
- 7.1.3 if the home is sold prior to the 3 years ending, or if the home is sold during the mortgage years of the home, the member must return the amount received from the Ochapowace Homeownership Assistance Program.
- 7.1.4 An Ochapowace Homeownership Assistance Program application for must be signed Stating that the member agrees with all the term of the Ochapowace Homeownership Assistance Program policy.

7.2 Homeownership Assistance Program II

- 7.2.1 The Ochapowace Nation reserves the right to have an inspection done on the property that the Member wishes to purchase. A qualified inspector or journeyman will perform this inspection. This will be done to protect the interest of the Ochapowace Homeownership Assistance Program and the Member.
- 7.2.2 The member must reside in the home for a minimum of 3 years. Upon the 3 years ending, the member may do what they wish with the home, with no penalties from the Ochapowace Homeownership Assistance Program.
- 7.2.3 An Ochapowace Homeownership Assistance Program application MUST be signed stating that the member agrees with the terms of the policy. The Ochapowace Nation shall provide limited financial support that can be applied to the purchase or put monies down, on behalf of a Member, on a standard quality lower priced home, a Ready to Move home (RTM), or a modular/trailer home. The amount of the assistance shall not exceed the \$15,000.00 (fifteen thousand dollars). This payment shall be issued directly to the seller or real estate agency.
- 7.2.4 Required information:
 - a) Proof of Land Titles Search including land description and location
 - b) Proof of assessed value of house and lot and or land
 - c) Proof of Income

- d) Employment History
- e) Proof of stability at a present address (letter from Landlord or management company)
- f) Completion of Homeownership Assistance Program application
- g) Proof of insurance
- h) Name of seller or real estate agency

8.0 Renovation Assistance Program III Qualifying Factors and Requirements

8.1 In order to qualify for the Ochapowace Homeownership Assistance Program the homeowner must submit the following valid documentations.

- a) Completion of Ochapowace Homeownership application form
- b) Proof of ownership from the Land Titles Office including land description and location
- c) Proof of assessed Value of house and lot
- d) A report of required renovations/additions submitted by a qualified contractor
- e) A certified copy of the building permit from the city, town or municipality for any additions and or developments to the home, if required
- f) A valid copy of existing home mortgage

8.2 The Ochapowace Homeownership Assistance Program shall consider the following type of Renovations and upgrades as qualifiers for the Renovation Assistance Program. The program may not be limited to the following list and each application shall be considered on an individual basis.

- a) Furnace/heating system, hot water heaters
- b) Repair or replacement or upgrading of sewer/water systems and or septic tanks; in rural areas
- c) Repair or replacements of plumbing systems and necessities
- d) Repair, replacement, additions or upgrades to the electrical wiring;
- e) Structural problems with the foundation or walls
- f) Repair or replacement of roof and steps, windows and doors;
- g) Repair or replacement of cabinets or cupboards
- h) Deterioration caused by normal wear and tear, (wall boarding, painting, flooring covering, etc.).

- i) Damages or problems directly related to improper construction materials or workmanship.
- j) Additions to or redevelopment of the home and yard. (the development of a basement to meet building code standards, additions or enlargement of rooms, additions of decks or fencing).

Appendix 1: Ochapowace Nation Homeownership Assistance Program Application

P.O. Box 550
Whitewood, Saskatchewan
S0G5C0
Phone: (306)696-2655

Section I

Applicant Full Name: _____

Status Number: _____

Current Address: _____

Contact Number: _____
(cell/home phone)

Next of Kin: _____

Relationship to
Next of Kin: _____

Contact Number for
Next of Kin: _____

Section II

TYPE OF ASSISTANCE REQUIRED

Please check one or more of the following: (if you have checked more than one, please explain in the space provided)

- I Down payment assistance for purchase _____
- II Assistance to pay down an existing mortgage _____
- III Renovations to an existing home _____

Section III

Personal Information

Do you presently own your home? Yes _____ No _____

Length of time at present address _____

Current source of income;

Employed _____

 Employer name and address;

Contact number: _() _____

Self-employed _____

Name: _____

Address: _____

Contact Number: () - _____

Type of business: _____

Student _____

Name and Address of Academic Institution

_____ **Contact**

number: _() - _____

Program Enrolled in: _____

Employment Insurance: _____

Old Age Security: _____

Disability: _____

Retirement Benefits: _____

Other: _____

Please Specify:

Employment History:

Residence History (if Applicable);

Please list the residence address(es) you have occupied as a head of household in the last ten years, beginning with your present address, please include the landlord's name and contact number or address with each entry;

Gross Annual household Income (please include your spouse's income as well as any
Government rebates and child tax benefits); _____

Section V

Declaration and Consent

I _____, Status number _____

Declare that the information and documentation that I have provided on and with this application is true and verifiable.

To the best of my knowledge, I have not provided any information that is misleading or false,
And I understand and agree to allow Ochapowace Housing Department, or it's designates, The
right to access any information pertinent to this application or make any inspection required to
make a qualified and unbiased decision on this application.

Print Name

Date

Signature

DATE ON WHICH OCHAPOWACE HOME OWNERSHIP ASSISTANCE POLICY WAS
PRONOUNCED: FRIDAY, JANUARY 29, 2021

LOCATION OF DECISION: Ochapowace Nation, Saskatchewan

AND UPON HAVING READ:

Readings/Amendments	Body	Date
1 st Reading	Housing Committee	January 2015
Review	Ochapowace Council	March 2015
Review/Reading	Housing Committee	April 4, 2019
Review/Reading	Housing Committee	February 16, 2020
Review/Reading	Housing Committee	September 6, 2020
Approval	Ochapowace Council Meeting	January 29, 2021

Council hereby approves the Ochapowace Home Ownership Policy by:


MOTION #003.01.29.2021: Moved By: Headwoman Audrey Isaac 2ND By: Headwoman Shelley A. Bear. All in Favor. Motion Carried.

NAMES AND SIGNATURE OF COUNCIL WHO GRANTED THIS DECISION:


Okimaw Iskeww Margaret Bear


Headman Ross Allary


Headwoman Audrey Isaac


Headman Luke George


Headwoman Petra Belanger


Headwoman Shelley A. Bear


Headwoman Lynn Bear