

# NISGA'A URN HOME RENOVATION GRANT PROGRAM

#### **POLICY**

## 1. **Purpose**

1.1 The Nisga'a URN Home Renovation Grant Program (the "Program") is intended to provide grant funding (the "Grant") for eligible home renovations to residential real property (the "Property") for Nisga'a citizens living in Canada who do not reside on Nisga'a Lands.

# 2. Eligibility Criteria

- 2.1 To be eligible for a Grant a Nisga'a citizen must
  - (a) be at least the age of majority,
  - (b) reside in Canada but not on Nisga'a Lands,
  - (c) be registered on title as the owner of, or be named in a registered mortgage as a mortgagor of, the Property in respect of which the Nisga'a citizen applies for a Grant,
  - (d) use the Property as their primary residence,
  - (e) not use the Property as a rental property, and
  - (f) not have previously received grant funding under the Nisga'a URN Housing Grant Program.

#### 3. Limits and Restrictions of Grant

- 3.1 Grants are subject to the following limits and restrictions:
  - (a) the maximum Grant available is \$25,000 per Citizen, this includes any grant funding under the Nisga'a Urban Homeowner's Grant Program or the Nisga'a Urban Housing Renovation Grant Program (the "Maximum Total Grant");

- (b) the number of Grants available in any year will be contingent upon the Program budget appropriation for that year;
- (c) a Nisga'a citizen awarded a Grant under the Program may be eligible for further Grants under the Program up to the Maximum Total Grant;
- (d) regardless of a Nisga'a citizen's eligibility to receive a Grant, the Property must not be subject of a further Grant under the Program for a total exceeding the Maximum Total Grant.
- 3.2 Subject to 3.3, the following is a list of home renovations which may be approved for a Grant under the Program:
  - (a) roof replacement / or repair (including eave troughs and downspouts);
  - (b) handicap / wheelchair access upgrade;
  - (c) insulation upgrade;
  - (d) window and exterior door replacement / upgrade;
  - (e) plumbing upgrade;
  - (f) electrical upgrade;
  - (g) ventilation upgrade (indoor air quality);
  - (h) porch, stairway and walkway repair;
  - (i) bathroom upgrade;
  - (j) general repairs\*.
- 3.3 The following activities are excluded from funding:
  - (a) purchases of household appliances;
  - (b) renovations mainly to increase or maintain the value of the home; or
  - (c) renovations that is purely cosmetic or esthetic;
- 3.4 A Nisga'a citizen receiving a Grant under the Program will be solely responsible for the completion of the eligible home renovations for which the Grant is provided (the "Funded Renovations") and must commence the Funded Renovations within six months after receiving the Grant.

\* In order to be considered an eligible home renovation under the Program, applicants will be required to include with their Application Form a detailed breakdown of the work and costs of any general repairs.

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- 3.5 Neither the Nisga'a Nation nor any of its employees, agents or contractors nor any department or agency of Nisga'a Lisims Government will
  - (a) be a party to or assume any responsibility or liability in relation to any contract or agreement in connection with Funded Renovations which a Nisga'a citizen who receives a Grant may enter into with a vendor, contractor, inspector or other person, or
  - (b) assume any responsibility or liability for the actions or omissions of or materials or works provided by any vendor, contractor, inspector or other person which a Nisga'a citizen who receives a Grant may retain in connection with Funded Renovations.

#### 4. Terms of Grant

- 4.1 Before receiving a Grant, a successful applicant must sign and submit a Nisga'a Urban Home Renovation Grant Program Declaration and Agreement, substantially in the form attached, as that form may be amended from time to time
- 4.2 On each anniversary of the date on which a Nisga'a citizen receives a Grant under the Program, \$5,000 of the Grant (or such lesser portion of the Grant as remains unforgiven on that date) will be forgiven to the Nisga'a citizen by the Nisga'a Nation, until the entirety of the Grant is forgiven, provided that the Nisga'a citizen
  - (a) has commenced the Funded Renovations within six months of receiving the Grant, and
  - (b) has not
    - (i) used any part of the Grant for a purpose other than the completion of the eligible home renovations for which the Grant was provided,
    - (ii) sold the Property in respect of which the Grant was awarded, or
    - (iii) ceased to reside at the Property in respect of which the Grant was awarded prior to that anniversary.
- 4.3 A Nisga'a citizen who receives a Grant under the Program and who does not commence the Funded Renovations within six months of receiving the Grant must repay to the Nisga'a Nation the Grant in its entirety.
- 4.4 A Nisga'a citizen who receives a Grant under the Program and who
  - (a) uses any part of the Grant for a purpose other than the completion of the eligible home renovations for which the Grant was provided,
  - (b) sells the Property in respect of which the Grant was awarded, or

(c) ceases to reside in the Property in respect of which the Grant was awarded

before the entirety of the Grant is forgiven under section 4.2, must repay to the Nisga'a Nation the portion of the Grant which remained unforgiven at the time of that use, sale or cessation of residence.

## 5. **Application Process**

5.1 Each applicant for a Grant under the Program must submit a completed Application Form to:

Nisga'a Lisims Government c/o Capital Administrator P.O. Box 231 2000 Lisims Drive New Aiyansh, B.C. V0J 1A0 Facsimile: 250.633.2367

Email: housing@nisgaanation.ca

5.2 Each application for a Grant under the Program will be reviewed by the Capital Administrator or a person selected by the Director of Capital, Housing & Facility Operations (the CHFO Director"), who will make a recommendation in respect of the application to the CHFO Director.

### 6. Criteria and Evaluation

- 6.1 The following information will be considered in evaluating an application for a Grant under the Program:
  - (a) the applicant's current household income;
  - (b) the applicant's current living conditions;
  - (c) the overall benefit of the proposed renovation project to the safety and comfort of the applicant;
  - (d) the overall long-term impact of the proposed renovation project to the Property in respect of which the application is submitted;
  - (e) the number of permanent occupants of the Property in respect of which the application is submitted;
  - (f) the overall value and cost-effectiveness of the proposed renovation project and
  - (g) any other criteria recommended by the CHFO Director.

- 6.2 Nisga'a citizens are encouraged to seek other sources of financial assistance prior to applying for a Grant under the Program.
- 6.3 A Nisga'a citizen who applies for but does not receive a Grant under the Program during a fiscal year may re-apply for a Grant under the Program during the following fiscal year.

# 7. **Pre-qualification and Inspection**

7.1 A Property which is the subject of an application for a Grant is subject to inspection by an inspector retained by Nisga'a Lisims Government, prior to the making of a decision in respect of the application under the Program.

### 8. Communication of Decision

8.1 A Nisga'a citizen who applies for a Grant under the Program will be advised in writing whether or not they will receive a Grant.