

BEAUSOLEIL FIRST NATION
RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM
AND
HOME ADAPTATIONS FOR SENIORS' INDEPENDENCE
PROGRAM POLICY

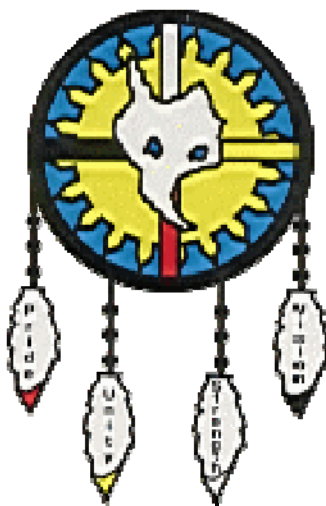




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SECTION I – INTRODUCTION, DEFINITIONS, POLICY ADMINISTRATION

1.0 Statement of Purpose

It is the intention of the Council and the Housing Committee to accommodate the housing needs of our members in accordance with the Beausoleil First Nation Residential Rehabilitation Assistance Program (RRAP) and the Home Adaptation for Seniors' Independence (HASI) Program and subject to the availability of funds. Council's mandate is to ensure First Nation members have equal access to financial assistance for eligible repairs and adaptations and to establish criteria that all the members must follow. The RRAP and HASI program policy ensures that such assistance is made available in a fair and equitable manner.

Chief and Council have approved this policy to guide the delivery and administration of Beausoleil First Nation RRAP and HASI programs.

2.0 Background on the RRAP and HASI Programs

RRAP is available to eligible Beausoleil First Nation members if the home they occupy lacks basic facilities or is in need of major repair related to the structural, electrical, plumbing, and heating or fire safety components, and to improve accessibility for disabled persons. The home must be at least five years old and the member must have a Certificate of Possession for the home in order to qualify. The HASI program provides assistance to eligible members for minor home adaptations to help members that are 65 years of age and older to perform daily activities in their home independently and safely. RRAP and HASI assistance is provided by Canada Mortgage & Housing Corporation (CMHC).

An applicant must provide confirmation of income to confirm eligibility according to the maximum income level for the program. Assistance is available only for the member's residence located within Beausoleil First Nation. RRAP and HASI assistance is provided as a forgivable grant. Any work that is completed prior to approval is not eligible.

This policy applies to all Beausoleil First Nation members who are defined as eligible to receive assistance under the terms and conditions of this policy. This policy ensures that assistance to carry out eligible repairs and adaptations is made available to members in a fair and equitable manner and shall benefit the community as a whole.



3.0 Definitions

- **“Applicant”** or **“applicants”** refers to the person(s) applying for assistance through this program.
- **“Arrears”** refers to housing related-payments owed to Beausoleil First Nation by a person who has entered into agreement with Beausoleil First Nation and has failed to pay as agreed.
- **“Beausoleil First Nation”** or **“Beausoleil First Nation”** refers to Beausoleil First Nation or Christian Island Indian Reserve No. 30 and 30A.
- **“CMHC”** means Canada Mortgage & Housing Corporation.
- **“Community”** or **“the community”** refers to Beausoleil First Nation.
- **“Council”** refers to the Beausoleil First Nation Chief and Council.
- **“Health and safety standards”** means the minimum requirements for housing that are related to public health as defined in the Ontario Public Health Standards and safety and structural efficiency as defined in the National Building Code.
- **“Housing department”** refers to the Beausoleil First Nation administrative body responsible for all housing matters in which Beausoleil First Nation has an interest in and delivers to the community members or acts as agent for the delivery and management of such programs as may be available from time to time.
- **“Housing Manager”** refers to the person hired by Council to assist Council in ensuring that all housing policy management plans are implemented and operational. The housing manager shall manage the day-to-day operations, oversee the financial management of the housing program and shall report to Council, when and as requested.
- **“Member”** refers to a member of the Beausoleil First Nation whose name appears on the First Nation membership list.
- **“National Occupancy Standards”** (NOS) means the number of bedrooms a household requires based on the household size and composition. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple, each non-cohabiting household member 18 years of age and over, same-sex pair of children under age 18, and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.
- **“Promissory note”** means the document signed by the recipient confirming the terms and conditions under which the RRAP or HASI assistance has been provided.
- **“Qualifying member”** or **“qualifying applicant”** refers to a member or applicant who meets the eligibility criteria for housing as confirmed within this housing policy.
- **“Recipient”** means the First Nation member who has received assistance through this program.
- **“Unit”** refers to the unit for which RRAP or HASI assistance is provided.
- **“Working days”** refers to every official working day of the week which include the days between and including Monday to Friday and exclude weekends and public holidays.

Words used in the singular within this policy shall include the plural and vice versa.



4.0 Policy Objectives

- 4.1 The overall policy objective is to ensure First Nation members are provided with fair, consistent housing services with equal opportunity through the implementation of this housing policy.
- 4.2 Additional policy objectives are to:
 - a) Provide eligible members access to financial assistance to carry out repairs or adaptations on a home in Beausoleil First Nation; and
 - b) Address the need and demand for repair or adaptation assistance by allocating assistance in a fair and equitable manner; and
 - c) Confirm the roles and responsibilities of all parties involved with the Beausoleil First Nation RRAP and HASI programs.

5.0 Policy Administration

- 5.1 This policy applies to:
 - a) All existing and future RRAP and HASI loans for units located within Beausoleil First Nation; and
 - b) All individuals who have made or shall make an application for a RRAP or HASI loan within Beausoleil First Nation.
- 5.2 The housing department is responsible for the day-to-day administration and enforcement of all housing programs and services.

6.0 Amendments to the Housing Policy

- 6.1 The Housing Manager shall present proposed policy amendments to Council for approval. Council may consult with the housing department, the housing committee and/or Beausoleil members to discuss the nature of any proposed amendments.
- 6.2 Policy amendments approved by Council shall be recorded in the Council meeting minutes. Policy amendments take effect the date they are passed by motion and the decision of Council shall be final.
- 6.3 The revised policy, including the amendments, shall be available to members at the housing department office. Where the policy amendment is deemed to be a change that impacts the recipient, they shall be notified of the change through a separate written notice within 30 working days of policy approval.



6.4 The housing department shall note the policy amendment on a policy amendment list in the format noted below. The policy amendment list shall precede the table of contents within the policy. Amendments are numbered consecutively on the policy amendment list by date of approval by Council until such a time that a new issue of the policy is released which contains all of the amendments listed. The reissued policy shall be identified by date and each reissue cancels and replaces all previous issues.

6.5 Policy Amendment List

Amendment Number	Approval Date	Description



SECTION II – ROLES AND RESPONSIBILITIES, APPEALS

7.0 Roles and Responsibilities

7.1 Members

7.1.1 As members of Beausoleil First Nation each person is encouraged to contribute their views on existing and future housing programs and services.

7.1.2 Members are encouraged to support implementation and enforcement of the housing policy approved by Chief and Council.

7.2 Chief and Council

7.2.1 Chief and Council shall have the final decision-making authority for all housing program and services.

7.2.2 Council is responsible to:

- a) Manage and administer all Beausoleil First Nation housing policies; and
- b) Approve all budgets related to the delivery and administration of housing programs and services; and
- c) Approve all applications for RRAP or HASI; and
- d) Ensure all housing programs and services are provided; and
- e) Approve changes in policy as recommended by the Housing Manager; and
- f) Support the enforcement of the housing policy; and
- g) Provide members with an annual report which summarizes the activities of Beausoleil First Nation housing programs and services.

7.3 Appeals Committee

Appeals will be brought to Chief & Council & Housing Committee as needed.

7.4 Housing Manager

7.5 Housing Manager to enforce Housing Policy as approved by Chief & Council

The key responsibilities of the housing manager are to:

- a) Administer the RRAP and HASI programs by applying the program policy; and
- b) Review all applications for RRAP or HASI loans to ensure completeness and eligibility; and
- c) Monitor the effectiveness of the housing policy; and
- d) Recommend changes in policy as needed and review housing goals and priorities annually; and
- e) Prepare annual and other reports as required to Council on the activities of the



- housing manager; and
- f) Provide information and counselling for recipients who require assistance in carrying out their responsibilities as relates to the RRAP or HASI program; and
- g) Maintain a log/summary of counselling (phone calls, emails, correspondence, home visits) including date of contact and brief description of topic, at the front of the recipient file; and
- h) Plan and carry out community meetings on housing programs and services.

7.6 Recipient (First Nation Member Approved for a RRAP or HASI Loan)

The key responsibilities of the recipient are to:

- a) Meet the conditions of their RRAP or HASI loan agreement; and
- b) Sign a promissory note with the First Nation acknowledging the terms and conditions of the assistance provided and shall be responsible to live up to the conditions of the promissory note; and
- c) Abide by all Beausoleil First Nation laws, codes, by-laws and this housing policy.



SECTION III – ELIGIBILITY CRITERIA, APPLICATION AND APPROVAL

8.0 Eligibility Criteria

8.1 Eligibility – All Applicants

In order to be eligible an applicant shall meet the following criteria:

- a) An applicant shall be a registered member of Beausoleil First Nation; and
- b) An applicant shall be 19 years of age or older for RRAP assistance and 65 years of age or older for HASI assistance; and
- c) An applicant shall complete an application for RRAP/HASI assistance (refer to Appendix B); and
- d) An applicant shall provide written confirmation of income to confirm eligibility according to the level of their annual gross household income, including income of all occupants of the home. The housing department shall confirm the qualifying income levels, as determined annually by CMHC; and
- e) The home for which the applicant is applying for assistance shall be located within Beausoleil; and
- f) Where the applicant is the homeowner, the home for which the applicant is applying for assistance must be the primary/full-time residence of the applicant; and
- g) An applicant with arrears and/or outstanding accounts to Beausoleil First Nation is not eligible to apply for RRAP or HASI until either:
 - i. The rental arrears/outstanding accounts have been paid in full; or
 - ii. The applicant has entered into a repayment agreement with Beausoleil First Nation and has paid the agreed upon monthly installments in full on the due date of the installments for a minimum of six consecutive months.

8.2 Additional Eligibility – RRAP Assistance

In addition to the eligibility criteria noted above, the following eligibility criteria shall also apply for RRAP assistance:

- a) An applicant shall demonstrate that they hold a Certificate of Possession on the home that RRAP assistance is being applied for; and
- b) The following qualifying factors shall be met in order to be eligible:
 - i. The home, for which the applicant is applying for assistance, must be at least five (5) years old; and
 - ii. The home must have a value below an amount as confirmed by the housing department; and
 - iii. The home must be substandard (according to the health and safety standards as noted within the definitions section of this policy) and in need of major repairs in one of the following areas: heating, structural, electrical, plumbing and fire safety; and



- iv. The home may qualify if work is required to help reduce overcrowding.
- c) Assistance is available to an applicant only once every 5 years.

8.3 Eligible RRAP Repairs

8.3.1 Eligible repairs include repairs to the unit structure and systems, as follows:

- a) Major repairs required to bring the home to minimum standards of health and safety including repairs related to structural, electrical, plumbing, and heating or fire safety components; and
- b) Assistance to address overcrowding (according to the National Occupancy Standards noted within the definitions section of this policy); and
- c) Repairs to improve accessibility for disabled persons; such repair requests shall be supported by written confirmation of the disability from a certified health professional.

8.3.2 Eligible repair costs include:

- a) The cost of repairs, including labour only where the work is completed by a certified contractor; and
- b) Building permits; and
- c) Building inspections and/or certificates; and
- d) Drawings and specifications.

8.3.3 Ineligible repair costs include:

- a) Repairs that are required as a result of willful damage or neglect; and
- b) Work that is carried out before the RRAP application has been approved by CMHC.

8.4 Eligible HASI Adaptations

8.4.1 Eligible adaptations are items related to a permanent age-related disability and are intended to extend the time that an individual can live in the home independently. The adaptations shall:

- a) Be related to a loss of ability; and
- b) Be permanently installed or fixed to the home; and
- c) Improve access to basic facilities within the home; and
- d) Increase the physical safety for the applicant (i.e. handrails in hallways, easy-to-reach work and storage areas in the kitchen, lever handles on doors and grab bars in the bathroom); and

8.4.2 Eligible adaptation costs include:

- a) The cost of repairs, including labour only where the work is completed by a certified contractor; and
- b) Building permits; and
- c) Building inspections/certificates; and
- d) Drawings and specifications.



- 8.4.3 Ineligible adaptations costs include:
- a) Supportive care and portable aids, such as walkers and household appliances; and
 - b) Repairs, alterations or adaptations not related to the resident's loss of ability; and
 - c) Work that is carried out before the HASI application has been approved by CMHC.

9.0 Application Process

- 9.1 Notice to Submit an Application (RRAP/HASI Availability)
- 9.1.1 When RRAP and/or HASI funding becomes available, the housing department shall post a notice confirming that applications for RRAP and/or HASI shall be accepted by Beausoleil First Nation. The notice shall be posted in public buildings within Beausoleil First Nation, on the Chimmissing website (www.chimmissing.ca) and, an email shall be sent to the Beausoleil First Nation administrative network.
- 9.1.2 The notices shall confirm:
- a) The timeframe that an application will be accepted including the closing date and time; and
 - b) How and where an application will be received (i.e. by mail and/or to Beausoleil First Nation administrative office reception desk during working hours).
- 9.2 Completing an Application
- 9.2.1 An interested applicant shall submit a completed application for a RRAP or HASI loan as applicable (refer to Appendix B for a copy of the application).
- 9.2.2 In addition to providing a completed application, an applicant shall also:
- a) Provide verification of income for the household; verification can include a letter from the current employer or the most recent pay stub, EI or pension benefits statements, or Canada Revenue Agency notice of assessment); and
 - b) Submit a repair/adaptation plan and estimated budget; and
 - c) Authorize an inspection of the unit to confirm eligibility of the application for assistance; and
 - d) Where repairs are requested to improve accessibility for disabled persons, such repair requests shall be supported by written confirmation of the disability from a certified health professional; and
 - e) For a RRAP application, all work required to address the repairs required to the structure and systems must be completed in order to



receive RRAP assistance. Where the cost of the repairs exceeds the maximum forgivable loan amount, an applicant shall confirm to the housing department that they are able to provide the additional funding to complete the repairs from their own sources. Where the applicant is unable to do so, the application may be denied.

9.3 Submitting an Application

- 9.3.1 A completed application shall be submitted in a sealed envelope addressed “To the attention of the Housing Manager” in care of the Beausoleil Housing Department. The applicant’s name and current mailing address shall be included on the envelope.
- 9.3.2 An application is to be submitted by mail or by hand to the Beausoleil First Nation administrative office reception desk.
- 9.3.3 An application received after the closing date and time as confirmed in the notice shall be returned unopened to the applicant.

9.4 Receipt and Review of an Application

- 9.4.1 An application shall be received at the administrative office, dated and time stamped and initialed by reception on the date of receipt and placed with all other applications received on that date into a sealed envelope. The sealed envelope shall be passed to the housing manager.
- 9.4.2 Within five (5) days of receipt of the application, the housing manager shall review the application to:
 - a) Confirm the application is complete and includes all of the required information; and
 - b) Confirm eligibility according to the housing policy; and
 - c) Contact the applicant to confirm or comment on eligibility, where required.
- 9.4.3 Where the application is incomplete the housing manager shall contact the applicant to confirm the information required to complete the application and shall confirm the deadline for the applicant to provide the missing information. An incomplete application shall be considered inactive until the applicant provides the missing information.
- 9.4.4 The housing manager shall keep a written record of the application review and the reasons for acceptance or rejection based on eligibility and completeness of the application.
- 9.4.5 The housing manager shall maintain the application in a secure location with access only by authorized representatives of Beausoleil First Nation.

9.5 Disposal of an Application

Where an applicant is not offered a RRAP or HASI loan for which they applied the application shall be kept in a secure location for 5 years. After 5 years, the housing



manager shall arrange for the application to be disposed of in a secure manner (e.g. shredding).

10.0 Selection Criteria – Priority for Assistance

Assistance shall be granted to eligible applicants based on the priority of repairs or adaptations to the maximum of funding available.

11.0 Application Approval

- 11.1 After the posted deadline, the housing manager shall submit the eligible applications to Council for review and approval. If in the opinion of Council the priority of repairs/adaptations and all other eligibility criteria are confirmed to be equal such applications shall be subject to a draw to select the successful application.
- 11.2 After CMHC has confirmed approval the housing manager shall contact the approved applicant(s) by phone and in writing, using the contact information provided in the application, within five (5) working days of being approved.
- 11.3 The applicant shall have five (5) working days to confirm acceptance of the RRAP/HASI loan and to make arrangements for an in-person meeting with the housing manager to sign the required documentation. Failure by the applicant to confirm acceptance within 5 days shall result in the application being cancelled.
- 11.4 The Housing Manager will send correspondence to those homeowners that did not make the priority list.



SECTION IV – LOAN TERMS, PROMISSORY NOTE

12.0 Loan Terms

12.1 Forgivable Loan

Funding is provided by CMHC to the recipient as a fully forgivable loan, subject to the terms and conditions of the promissory note. A forgivable loan means that the loan does not have to be repaid as long as the following conditions are met:

- a) RRAP Loan – The recipient continues to live in the home that was repaired during the loan forgiveness period (up to 5 years); or
- b) HASI Loan – If the applicant is the recipient, they must continue to own and occupy the home for at least six (6) months after the work is done. If the applicant is a landlord, they must agree that the work shall not result in a rent increase.

12.2 Maximum Forgivable Loan Amount

12.2.1 The maximum forgivable loan amount is determined by CMHC.

12.2.2 Where the repair/adaptation project costs exceed the forgivable amount, the applicant shall be responsible to pay these costs from their own funds.

13.0 Promissory Note

13.1 The promissory note is the document signed by the recipient confirming the terms and conditions under which the assistance shall be provided. The promissory note confirms the period of time that the recipient must continue to occupy the unit in order for the loan amount to be earned (and not repaid).

13.2 The promissory note is administered in accordance with the terms outlined in the promissory note, this housing policy and the applicable Beausoleil First Nation laws and regulations. A copy of the promissory note is included in Appendix C.

13.3 The promissory note shall be signed by the housing department and the recipient prior to any repair or adaptations taking place. The housing manager shall complete an in-person meeting with the recipient to explain all aspects of the program and the promissory note, shall review the responsibilities of the First Nation, all rules imposed on the recipient, consequences for breach of the promissory note and the housing policy. A record of this meeting shall be made and retained on file.



- 13.4 On execution of the promissory note, the housing manager shall provide to the recipient a copy of the promissory note no later than 21 days after the promissory note was entered into. A copy will also be kept in applicants file.



**SECTION V – REPAIR/ADAPTATION PLAN, COMPLETING REPAIRS/ADAPTATIONS,
INSPECTIONS, ADVANCES**

14.0 Repair/Adaptation Plan

- 14.1 The applicant shall have submitted a repair/adaptation plan and estimated budget with the application. The housing manager shall arrange for Ogemawahj Tribal Council (OTC) to review the repair/adaptation plan and confirm to the housing manager all of the following:
- 14.1.1 The eligibility of the RRAP repairs/HASI adaptations according to this housing policy.
 - 14.1.2 For a RRAP application, OTC shall confirm the age of the home and whether the home is substandard and in need of major repair in one of the following areas: heating, structural, electrical, plumbing and fire safety.
 - 14.1.3 Which aspects of the repair/adaptation shall be completed by a qualified contractor or equivalent; such items may include work to repair/replace:
 - a) Building structure (e.g. foundation, exterior walls, roof structure); and
 - b) Building envelope (e.g. exterior finishes, windows, exterior doors, roof shingles); and
 - c) Mechanical systems (e.g. heating and electrical systems, HVAC, interior plumbing and waste water systems); and
 - d) Occupant health and safety (e.g. uneven or damaged flooring, damaged hardware on doors, windows).That the repair/adaptation plan meets, at a minimum, the current version of the National Building Code.
 - 14.1.4 The housing manager shall advise the recipient of any modifications required as a result of the review. The recipient shall ensure that such modifications are incorporated into the final repair/adaptation plan with the final quotation for repairs/adaptations.
 - 14.1.5 For repairs to a septic system, a copy of the Health Inspector's report shall be provided to the housing manager.
- 14.2 Repairs/Adaptations Required to be Completed by a Contractor
- 14.2.1 Where the housing manager has confirmed that aspects of the work are to be completed by a contractor, the recipient shall obtain three (3) fixed price quotations to complete the repairs/adaptations. The contract quotation shall include all of the following:
 - a) The contractor/general contractor's current Workplace Safety and Insurance Board coverage; and



- b) Where the work includes repair of utility services (e.g. electrical, water supply, waste water/septic services) these costs shall be included. Repairs to water and waste services shall be approved by the First Nation and must meet all applicable codes and regulations; and
 - c) Agreement that all work shall be in accordance with, at a minimum, the current version of the National Building Code, Beausoleil First Nation construction standards, bylaws, codes, regulations and policies specifying building or other standards and any other bylaws codes and regulations applicable to the project; and
 - d) Confirmation that the contractor shall be able to cover repair/adaptation costs prior to loan advances as advances prior to repairs/adaptations are prohibited.
- 14.2.2 The recipient shall submit the final repair/adaptation contract to the housing manager.
- 14.3 Repairs/Adaptations Completed by the Recipient
- 14.3.1 Where the recipient has requested approval to complete the repairs/adaptations and where housing manager has confirmed approval to do so, the recipient shall obtain final quotes for building supplies/materials from a retail building supply store and provide these to the housing manager.
 - 14.3.2 The recipient shall carry out the repairs/adaptations in strict compliance with, at a minimum, the current version of the National Building Code Beausoleil First Nation construction standards, bylaws, codes, regulations and policies specifying building or other standards and any other bylaws codes and regulations applicable to the project
 - 14.3.3 The recipient shall not be paid for their labour.
- 14.4 Repairs/Adaptations Tendered by Beausoleil First Nation
- Where the recipient is unable to complete the repairs/adaptations and/or unable to find a contractor to complete same they may submit a written request to the housing manager to tender the repairs/adaptations on their behalf. In such cases, the Beausoleil First Nation tender process shall be applied and the recipient shall be responsible to decide whether or not to enter into a contract with any of the responding contractor (s).
- 14.5 Building Permit
- Where required to do so the recipient shall apply to the Lands Department for a building permit.



15.0 Completing Repairs/Adaptations

15.1 Recipient Responsibilities

The recipient shall be responsible to:

- a) Pay all costs over and above the approved repair/adaptation loan amount prior to the First Nation advancing RRAP/HASI funds; and
- b) Submit invoices related to completion of work (e.g. contractor invoices, purchase and delivery of materials and/or supplies) to the housing department within ten (10) working days of receipt of same; and
- c) Where an inspection is required, contact the housing department to make arrangements for an inspection by the authority having jurisdiction (e.g. Health Canada, Beausoleil Family Health Centre, OTC); and
- d) Comply with the terms of the promissory note and this housing policy.

15.2 Commencement of Repairs/Adaptations

Repairs/adaptations work may only commence after the promissory note has been signed by the recipient, to the satisfaction of the housing department.

15.3 Deadline for Completing Repairs/Adaptations

15.3.1 The recipient shall be responsible to ensure that the approved work is completed within 12 months of loan approval.

15.3.2 Should the recipient fail to have the work completed within the 12 month deadline, the housing department may offer the recipient one (1) extension of the completion date for the work to be carried out. If the recipient fails to have the work completed by the agreed upon date of the extension the following shall apply:

- a) Where there are loan funds on the account that have not yet been advanced, no further advances will be made; and
- b) All funds advanced to that date shall be immediately due & payable.

16.0 Inspections

16.1 Inspection Reports

All inspection reports shall include:

- a) The general condition of the unit and property; and
- b) The date of the inspection; and
- c) Photographs of the unit and property on the date of the inspection; and
- d) Signature of the inspector and the recipient (where applicable).

16.2 Request for Inspections

The recipient shall be responsible to request inspections through the housing department, as follows:



- a) Ogemawahj Tribal Council (OTC), or the authority having jurisdiction (i.e. Health Canada for septic systems), is to carry out all inspections. OTC shall have the inspection signed off by an authorized representative of the First Nation and shall provide the recipient with a written inspection report and photographs to demonstrate all aspects of the required stage of completion; and
- b) Inspections of all water supply and plumbing, waste disposal, and electrical work shall be carried out by certified personnel at appropriate stages of work to ensure compliance with standards of construction as required by Beausoleil First Nation; and
- c) Inspections shall be performed in accordance with the current version of the National Building Code, Beausoleil First Nation construction standards, bylaws, codes, regulations and policies specifying building or other standards; any other bylaws codes and regulations applicable to the project.

17.0 Advances

17.1 Repairs/Adaptations Completed by a Contractor

- 17.1.1 The recipient shall provide the housing department with the invoice within ten (10) days of receipt of same from the contractor.
- 17.1.2 The recipient shall demonstrate that they have paid repair/adaptation costs over and above the approved RRAP/HASI loan amount prior to the advancing of RRAP/HASI funds.
- 17.1.3 The housing department shall make payment directly to the contractor on receipt of confirmation that the work has been completed to the satisfaction of the housing department and/or by a qualified inspector (where required).
- 17.1.4 A maximum of two advances shall be issued unless otherwise approved in writing and in advance by the housing manager.

17.2 Repairs/Adaptations Completed by the Recipient

- 17.2.1 After the approved materials/supplies have been delivered to the recipient, the recipient shall forward the original invoices/receipts to the housing department within ten (10) days of receipt of same.
- 17.2.2 The recipient shall demonstrate that they have paid repair/adaptation costs over and above the approved RRAP/HASI loan amount prior to the advancing of RRAP/HASI funds.
- 17.2.3 The housing department shall make payment directly to the supplier for the approved building supplies/materials.
- 17.2.4 A maximum of three advances shall be issued unless otherwise approved in writing and in advance by the housing manager.



SECTION VI–BREACH OF THE PROMISSORY NOTE

18.0 Breach of the Promissory Note

Where the recipient has breached (failed to meet any term of) the promissory note they shall repay the amount of the loan, less any forgiveness earned to the date of the breach, as set out in the promissory note.



APPENDIX B – APPLICATION FOR RRAP/HASI



APPENDIX C – PROMISSORY NOTE