



**Policy Title: BEAUSOLEIL FIRST NATION REVOLVING RENOVATION LOAN POLICY**

**Date Approved: December 15, 2015**

**Motion: 15-1215.11**

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# **BEAUSOLEIL FIRST NATION REVOLVING HOUSING RENOVATION LOAN FUND 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 Revolving Housing Renovation Loan Fund 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 renovations and to establish criteria that all the members must follow. The revolving housing renovation loan 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 the Beausoleil First Nation revolving housing renovation loan program.

**2.0 Background on the Revolving Housing Renovation Loan Program**

The revolving housing renovation loan program (hereinafter referred to as the renovation loan program) is designed to provide an affordable repayable loan to qualified Beausoleil First Nation members who wish to carry out emergency repairs to their home located within Beausoleil First Nation.

The revolving loan fund was established by Beausoleil First Nation using Beausoleil First Nation funds. A repayable renovation loan is provided to an eligible homeowner. As the homeowner repays the loan, with interest, the loan payments are deposited back into the revolving loan fund making it possible for Beausoleil First Nation to make renovation loans to other eligible First Nation members.

The renovation loan program is available to eligible members to carry out repairs or renovations related to:

- a) Any repair required to prevent the loss of an essential service (electrical, water supply, heating, waste disposal); and/or
- b) Structural – Any accident, break or defect that presents a hazard to the immediate health or safety of the homeowner (e.g. foundation, roof, exterior walls, windows, exterior doors, fire safety); and/or
- c) Water/Plumbing/Electrical - Any accident, break or defect in interior plumbing, or electrical system, or related safety feature in any part of the unit; and/or
- d) Heating/Air Quality – Any accident, break or defect in the heating or air quality system of the home (e.g. furnace, heat pump, HRV).

Beausoleil First Nation will arrange for an inspection of the homeowner's requested repair/renovation to confirm whether the repair/renovation is to be carried out by a



qualified contractor. Under this program an approved homeowner shall be responsible to either hire their own contractor or they can complete the work themselves (the cost of homeowner labour is not an eligible expense). All repair/renovation work is subject to inspection and approval prior to release of loan funds.

Where the renovation loan exceeds \$10,000, as a condition of loan approval, the Certificate of Possession (CP) for the unit and property shall be transferred to Beausoleil First Nation and Beausoleil shall hold the CP until the First Nation member's renovation loan is paid in full.

Beausoleil will approve assistance only once every five year period per Beausoleil member household and only for a unit located within Beausoleil First Nation.

### **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”** refers to Beausoleil First Nation or Christian Island Indian Reserve No. 30 and 30A.
- **“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.
- **“Homeowner”** means the band member who has received assistance through this program.
- **“Household”** means all members of the family living in the unit.
- **“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.
- **“Loan payment”** or **“renovation loan payment”** means the amount paid or required to be paid by a homeowner to Beausoleil First Nation to repay the renovation loan.



- **“Member”** refers to a member of the Beausoleil First Nation whose name appears on the First Nation membership list.
- **“Qualifying member”** or **“qualifying applicant”** refers to a member or applicant who meets the eligibility criteria for housing as confirmed within this housing policy.
- **“Renovation loan”** or **“loan”** means the loan provided by Beausoleil First Nation to an approved homeowner for repair or renovation of a home on Beausoleil First Nation.
- **“Resolution/Motion”** refers to the Beausoleil First Nation Council Resolution.
- **“Unit”** refers to the unit owned by the homeowner.
- **“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 emergency repairs/renovations on a home in Beausoleil First Nation; and
  - b) Address the need and demand for homeownership assistance by allocating repair/renovation assistance in a fair and equitable manner; and
  - c) Confirm the roles and responsibilities of all parties involved with the Beausoleil First Nation renovation loan program.

#### **5.0 Policy Administration**

- 5.1 This policy applies to:
  - a) All existing and future renovation loans for units located within Beausoleil First Nation; and
  - b) All individuals who have made or shall make an application for a renovation 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 homeowner, 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

<b>Amendment Number</b>	<b>Approval Date</b>	<b>Description</b>



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 renovation loans as recommended by the housing committee; and
- d) Ensure all housing programs and services are provided; and
- e) Approve changes in policy as recommended by the Director of Capital and Public Works; 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 Housing Committee

Housing Manager/ Chief & Council and Housing Committee as needed.

7.4 Housing Committee

7.4.1 The housing committee shall be appointed by Council and be comprised of four (4) members and one (1) Council Ex-officio.

7.4.2 The housing committee shall review and recommend applications for renovation loans for approval by Council (a quorum is required).

7.4.3 The housing committee shall not be involved in the day-to-day delivery or administration of housing programs and services.

7.5 Housing Manager

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

The key responsibilities of the housing manager are to:



- a) Administer the renovation loan program by applying the program policy; and
- b) Review all applications for renovation 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 homeowners who require assistance in carrying out their responsibilities as relates to the revolving renovation loan 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 loan file; and
- h) Plan and carry out community meetings on housing programs and services.

#### 7.6 Homeowner (First Nation Member Approved for a Renovation Loan)

The key responsibilities of the homeowner are to:

- a) Meet the conditions of their renovation loan agreement including making regular payments; and
- b) 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**

In order to be eligible for a renovation loan the following eligibility criteria shall be applied:

### 8.1 Applicant Eligibility

- a) An applicant shall be a registered member of Beausoleil First Nation; and
- b) An applicant shall be 19 years of age or older;
- c) An applicant shall hold the Certificate of Possession for the unit for which the renovation loan would apply and that unit shall be located within Beausoleil First Nation reserve lands; and
- d) An applicant shall complete an application for a renovation loan (refer to Appendix B); and
- e) An applicant shall provide written verification of income for the applicant and co-applicant (where applicable); 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



- f) An applicant shall not have received a renovation loan within the last 5 year period;
- g) An applicant with arrears and/or outstanding accounts to Beausoleil First Nation is not eligible to apply for a renovation loan until either:
  - i. The 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 Eligible Renovations

### 8.2.1 Eligible renovations include repairs or renovations to the following:

- a) Any renovation required to prevent the loss of an essential service (electrical, water supply, heating, waste disposal); and/or
- b) Structural damage that presents a hazard to the immediate health or safety of the homeowner (e.g. foundation, roof, exterior walls, windows, exterior doors, fire safety); and/or
- c) Water/Plumbing/Electrical Systems - Any accident, break or defect in interior plumbing, or electrical system, or related safety feature in any part of the unit; and/or
- d) Heating/Air Quality Systems – Any accident, break or defect in the heating or air quality system of the home (e.g. furnace, heat pump, HRV).

8.2.2 Eligibility of repairs shall be confirmed by a qualified inspector as required by the housing department.

8.2.3 Repairs or renovations carried out prior to loan approval are not eligible.

## 9.0 Application Process

### 9.1 Notice to Submit an Application (Funding Availability)

9.1.1 When funding becomes available, the housing department shall post a renovation loan funding availability notice confirming that applications for a renovation loan shall be accepted by Beausoleil First Nation. The notice shall be posted in public buildings within Beausoleil First Nation, on the Chimnissing website ([www.chimnissing.ca](http://www.chimnissing.ca)) and, an email shall be sent to the Beausoleil First Nation administrative network.

9.1.2 The notice 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 renovation loan (refer to Appendix B for a copy of the application).
- 9.2.2 In addition to providing a completed application, an applicant shall also provide:
  - a) Three (3) suppliers quotes or contractor quotes, where required; and
  - b) Where the repair or renovation is related to a septic system, a copy of the Health Inspector's Report.

9.3 Affordability Analysis

As part of the application process, the applicant may be required to meet with the housing manager to complete an affordability analysis (refer to Appendix C) in order to confirm their ability to manage the monthly loan payments.

9.4 Submitting an Application

- 9.4.1 A completed application shall be submitted in a sealed envelope addressed "To the attention of the Housing Committee and Housing Manager" in care of the Beausoleil Housing Department. The applicant's name and current mailing address shall be included on the envelope.
- 9.4.2 An application is to be submitted by mail or by hand to the Beausoleil First Nation administrative office reception desk.
- 9.4.3 An application received after the closing date and time as confirmed in the notice shall be returned unopened to the applicant.
- 9.4.4 An application shall be considered only for the funding available as part of the posting. Where an applicant is not offered a renovation loan from that posting, a new application must be submitted at the next posting of renovation loan fund availability within the time frames of that notice.

9.5 Receipt and Review of an Application

- 9.5.1 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 enveloped shall be passed to the housing manager.
- 9.5.2 Within ten (10) 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.
- 9.5.3 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.

9.5.4 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.

9.5.5 The housing manager shall maintain the application in a secure location with access only by authorized representatives of Beausoleil First Nation.

#### 9.6 Disposal of an Application

Where an applicant is not offered a renovation 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 Priority for a Renovation Loan**

10.1 Renovation loan assistance shall be provided based on the priority of the renovations being requested in the order noted below:

- 1) Any renovation required to prevent the loss of an essential service (electrical, water supply, heating, waste disposal).
- 2) Structural damage that presents a hazard to the immediate health or safety of the homeowner (e.g. foundation, roof, exterior walls, windows, exterior doors, fire safety).
- 3) Water/Plumbing/Electrical - Any accident, break or defect in interior plumbing, or electrical system, or related safety feature in any part of the unit.
- 4) Heating/Air Quality – Any accident, break or defect in the heating or air quality system of the home (e.g. furnace, heat pump, HRV).

10.2 Where the renovation application includes requests for renovations that do not fall within the list of priority renovation items listed above, these other items are considered non-priority items. The non-priority items may be excluded from the renovation request where demand for renovation loans exceeds available budgets. The non-priority items shall be considered only where funding is available after consideration of all requests for renovation funds (from the funding availability posting).

### **11.0 Application Approval and Offering of a Renovation Loan**

#### 11.1 Application Approval

After the posted deadline, the housing manager shall schedule a meeting with the



housing committee to review the applications. The housing manager shall submit the eligible applications to the housing committee for review. The housing committee shall review the information and identify their recommendations for application approval. If in the opinion of the housing committee, the priority of renovations and all other eligibility criteria are confirmed to be equal such applications shall be subject to a draw to select the successful application. The housing manager shall submit the Committee recommendations to Council for approval.

**11.2 Offering of a Renovation Loan**

11.2.1 After Council has confirmed approval of the Committee recommendation(s) 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.

11.2.2 The applicant shall have five (5) working days to confirm acceptance of the renovation loan offering 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.

**11.3 Applicants Not Offered a Renovation Loan**

The housing manager shall contact all applicants who were not offered a renovation loan and confirm that they have the right to appeal the decision within the time frames as confirmed within this housing policy.



SECTION IV – LOAN TERMS, CERTIFICATE OF POSSESSION, LOAN AGREEMENT

**12.0 Maximum Loan & Interest Rate & Amortization Period**

12.1 Maximum Loan Amount

- 12.1.1 Funding for this program is provided by Beausoleil First Nation to the approved homeowner as a repayable loan, with interest, subject to the terms and conditions of the renovation loan program agreement and this housing policy.
- 12.1.2 The maximum loan amount for any one applicant shall be based on budget availability in consideration of the demand from all eligible applicants (for the related renovation funding availability notice).
- 12.1.3 Where the applicant wishes to carry out renovations where costs exceed the maximum loan amount approved by the First Nation, the applicant shall demonstrate that they are able to obtain the additional funds from their own sources. These funds shall be paid by the applicant before any Beausoleil First Nation renovation loan funds are advanced.
- 12.1.4 The First Nation shall provide only one renovation loan at a time, per Beausoleil First Nation member and only once every five year period and only after the renovation loan has been paid in full.

12.2 Interest Rate

Interest on the renovation loan shall be the prime interest rate (1.5%) in effect on the date the renovation loan agreement is executed by the First Nation and the homeowner. The interest shall be fixed at this rate for the amortization period of the loan.

12.3 Maximum Amortization Period

The maximum amortization period for the loan shall be 5 years.

**13.0 Certificate of Possession**

- 13.1 Where the renovation loan exceeds \$10,000.00, as a condition of loan approval the Certificate of Possession (CP) for the unit and property shall be transferred to Beausoleil First Nation.
- 13.2 The Beausoleil First Nation Lands Department shall execute a Beausoleil First Nation Land Transfer to transfer the CP to the band prior to the first advance.
- 13.3 The band shall hold the CP until the applicant's renovation loan is paid in full.



## **14.0 Renovation Loan Agreement**

### **14.1 Renovation Loan Agreement**

14.1.1 The renovation loan agreement (hereinafter referred to as the agreement) is administered according to the terms outlined in the agreement, this housing policy and the applicable Beausoleil First Nation laws and regulations. A copy of the agreement is included in Appendix D.

14.1.2 Where there is an applicant and a co-applicant both shall sign the agreement and the rights and obligations of the agreement shall be applicable to both.

### **14.2 Signing of the Renovation Loan Agreement**

14.2.1 After the application for a renovation loan has been approved and, prior to the first advance, the housing manager shall complete an in-person meeting with the homeowner to explain all aspects of the renovation loan program and the agreement. The housing manager shall review the responsibilities of Beausoleil First Nation, the process to carry out renovations and inspections, charges payable by the homeowner and, consequences for breach of the agreement and/or the housing policy. A record of this meeting shall be made and signed by both the housing department and the homeowner; a copy shall be provided to the homeowner and the original retained on the homeowner file.

14.2.2 Two copies of the agreement shall be signed and each page initialed by both the housing manager and the homeowner.



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SECTION V - RENOVATION PLAN, COMPLETING RENOVATIONS, INSPECTIONS,  
ADVANCES

## 15.0 Renovation Plan

### 15.1 Renovation Plan Review

The homeowner shall submit a renovation plan and budget to the housing manager. The housing manager may arrange for Ogemawahj Tribal Council (OTC) to review the renovation plan and confirm to the housing manager the following:

- 15.1.1 Which aspects of the renovation 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).
- 15.1.2 That the renovation plan meets, at a minimum, the current version of the National Building Code.
- 15.1.3 The housing manager shall advise the homeowner of any modifications required as a result of the review. The homeowner shall ensure that such modifications are incorporated into the final renovation plan with the final quotation for renovations.
- 15.1.4 For renovations/repairs to a septic system, a copy of the Health Inspector's report shall be provided to the housing manager.

### 15.2 Renovations Required to be Completed by a Contractor

- 15.2.1 Where the housing manager has confirmed that aspects of the renovations are to be completed by a contractor, the homeowner shall obtain three (3) fixed price quotations to complete the renovations. 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 renovations include repair of utility services (e.g. electrical, water supply, waste water/septic services) these costs shall be included. Renovations 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/general contractor shall be able to cover renovation costs prior to loan advances as advances prior to renovations are prohibited.
  - 15.2.2 The homeowner shall submit the final renovation contract to the housing manager.
- 15.3 Renovations Completed by the Homeowner
  - 15.3.1 Where the homeowner has requested approval to complete the renovations and where housing manager has confirmed approval to do so, the homeowner shall obtain final quotes for building supplies/materials from a retail building supply store and provide these to the housing manager.
  - 15.3.2 The homeowner shall carry out the renovations 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
  - 15.3.3 The homeowner shall not be paid for their labour.
- 15.4 Renovations Tendered by Beausoleil First Nation

Where the homeowner is unable to complete the renovations and/or unable to find a contractor to complete the renovations they may submit a written request to the housing manager to tender the renovations on their behalf. In such cases, the Beausoleil First Nation tender process shall be applied and the homeowner shall be responsible to decide whether or not to enter into a contract with any of the responding contractor (s).
- 15.5 Building Permit

Where required to do so the homeowner shall apply to the Lands Department for a building permit.

## **16.0 Completing Renovations**

- 16.1 Homeowner Responsibilities

The homeowner shall be responsible to:

  - a) Pay all costs over and above the approved renovation loan amount prior to the First Nation advancing renovation loan funds; and



- b) Submit invoices related to completion of renovation work (e.g. renovation 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 renovation loan agreement and this housing policy.

#### 16.2 Commencement of Renovation Work

Renovation work may only commence after the following documentation has been signed by the homeowner, to the satisfaction of the housing department:

- a) Renovation Loan Agreement; and
- b) Beausoleil First Nation Land Transfer (where the loan amount exceeds \$10,000).

#### 16.3 Deadline for Completing Renovations

16.3.1 The homeowner shall be responsible to ensure that the approved renovation work is completed within 12 months of loan approval.

16.3.2 Should the homeowner fail to have the renovation work completed within the 12 month deadline, the housing department may offer the homeowner one (1) extension of the completion date for the work to be carried out. If the homeowner 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 and payable.

### 17.0 Inspections

#### 17.1 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 homeowner (where applicable).

#### 17.2 Request for Inspections

The homeowner 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 homeowner 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 renovation 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.

## **18.0 Advances & Holdbacks**

### **18.1 Advances**

#### **18.1.1 Renovations Completed by a Contractor**

18.1.1.1 The homeowner shall provide the housing department with the invoice within ten (10) days of receipt of same from the contractor.

18.1.1.2 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).

18.1.1.3 A maximum of two advances shall be issued unless otherwise approved in writing and in advance by the housing manager.

#### **18.1.2 Renovations Completed by the Homeowner**

18.1.2.1 After the approved materials/supplies have been delivered to the homeowner, the homeowner shall forward the original invoices/receipts to the housing department within ten (10) days of receipt of same.

18.1.2.2 The housing department shall make payment directly to the supplier for the approved building supplies/materials.

18.1.2.3 A maximum of three advances shall be issued unless otherwise approved in writing and in advance by the housing manager.

### **18.2 Holdback**

Where the renovation costs exceed \$10,000 and the work is being completed by a contractor the First Nation shall require a holdback of 10% of the total contract



cost to be paid after completion and only after they have received written confirmation of the following:

- a) That the renovations are 100% complete and any/all deficiencies have been corrected according to the requirements of this housing policy as confirmed by a qualified inspector; and
- b) That any and all sub-contractor(s) on the project have been paid in full as confirmed by a statutory declaration from the general contractor.



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**SECTION VI - LOAN REPAYMENT, DEFAULT PROCESS, REPAYMENT AGREEMENT,  
PAYMENT IN FULL**

**19.0 Loan Repayment**

19.1 Loan Payment

- 19.1.1 The monthly loan payment shall be based on the total loan amount, plus interest, repaid over the amortization period for the loan.
- 19.1.2 The loan payment is due to be paid by the homeowner to Beausoleil First Nation on the first day of each month beginning on the date described in the loan agreement.
- 19.1.3 The housing manager shall, on an annual basis, provide the homeowner with a written statement of account confirming loan payments received and/or payable for the previous calendar year.

19.2 Methods of Payment

- 19.2.1 Cash, Money Order, Personal Cheque  
Loan payments made by money order or personal cheque are to be made payable to Beausoleil First Nation. If a payment is made by personal cheque and is returned by the bank as non-sufficient funds (NSF) two times, cheques shall no longer be an acceptable method of payment for that homeowner. Where Beausoleil First Nation is charged a fee for the NSF cheque, the amount of that fee shall be charged to the homeowner's renovation loan account so that Beausoleil recovers this cost. Cash payments are to be made to the Beausoleil First Nation finance department. A receipt shall be issued for all transactions.
- 19.2.2 Payroll Deduction  
Where a homeowner is an employee of Beausoleil First Nation, either full-time, part-time, contract and/or seasonal, the homeowner may enter into a payroll deduction agreement with Beausoleil First Nation to have their loan payment deducted from their pay. Monies deducted from payroll on behalf of a homeowner for loan are detailed on each payroll direct deposit slip and shall be posted to the homeowner's loan account.
- 19.2.3 Social Assistance – Ontario Works  
Where a homeowner is eligible to receive social assistance through the Beausoleil First Nation Ontario Works Program the homeowner is responsible to complete the necessary forms and obtain approval through the Beausoleil First Nation social services department. The homeowner is responsible to submit loan payment information to social services on a month-to-month basis or as required.



19.3 Bulk/Principal Payment

19.3.1 A homeowner may make a bulk/principal payment at any time, without penalty.

19.3.2 Where a bulk/principal payment is made, the payment will reduce the principal loan and the term (amortization period) of the loan but shall not reduce the monthly loan payment already set in place within the loan agreement.

## **20.0 Loan Collection**

20.1 Loan Collection Policy Objectives

The objectives of the collection policy are to:

- a) Offer early support and guidance to homeowners; and
- b) Monitor arrears and maintain early intervention mechanisms to respond to arrears; and
- c) Take appropriate action to eliminate/reduce renovation loan arrears.

20.2 Account in Arrears

The loan payment is due to be paid by the homeowner to Beausoleil First Nation monthly on the first day of each month. If the loan payment is not paid on the first day of the month the loan payment shall be considered in arrears unless the payment is being made by payroll deduction (i.e. paid bi-weekly) or through social services.

20.3 Collection Process

20.3.1 First Notice - A first notice shall be sent to the homeowner on the 5<sup>th</sup> working day of the first month the payment is missed. The notice shall remind the homeowner that the account is in arrears and that they must pay the arrears in full or meet with housing department and enter into a written agreement to repay the arrears over a mutually agreed upon amount of time. The notice shall include confirmation of the consequences of failing to pay the arrears or enter into a repayment agreement (refer to Appendix E). In an effort to resolve the arrears, the housing department shall also make every effort to contact the homeowner by telephone at least once within the first week after the first notice is mailed.

20.3.2 Second Notice – If, on the 15<sup>th</sup> working day of the first month the account is still in arrears and the homeowner has not entered into a repayment agreement, a second notice shall be sent to the homeowner with the same information as contained in the first notice. The housing department shall make every effort to contact the homeowner by telephone in an effort to resolve the arrears situation. Where the housing department is aware of



- Beausoleil First Nation resources/support that may assist the homeowner in resolving the arrears, the housing department will advise the homeowner and will offer to arrange for a meeting between the homeowner and the resources/support.
- 20.3.3 Third Notice – If on the first day of the following month the homeowner has neither paid the arrears in full nor entered into a repayment agreement, a third written notice shall be sent on the 2<sup>nd</sup> working day of that month (i.e. if the payment due on March 1<sup>st</sup> was not made and the payment due April 1<sup>st</sup> was not made, then the third notice shall be sent on April 2<sup>nd</sup> or the next working day). The notice shall confirm the homeowner has 10 working days to pay the arrears in full or to meet with housing department and enter into a written repayment agreement. The notice shall confirm that failing to repay the arrears in full/enter into a repayment agreement shall result in Beausoleil First Nation reporting the arrears to a credit agency as a result of the breach of the loan agreement. The housing department shall also make every effort to contact the homeowner by telephone at least once within the first week after the third notice is mailed. Where the homeowner meets with the housing manager, the housing manager will identify options available to the homeowner to resolve the arrears. Where the housing manager is aware of First Nation resources or support from external agencies that may assist the homeowner in resolving the arrears, the housing manager shall advise the homeowner and shall offer to speak to the First Nation department/external agency on behalf of the homeowner. Where the homeowner agrees, the homeowner shall sign a waiver authorizing the housing manager to share information related to the homeowner's account/default. If, at the end of the notice period included in the third notice, the homeowner has neither paid the arrears in full nor entered into a written repayment agreement to repay the arrears, the fourth and final notice shall be issued to the homeowner.
- 20.3.4 Fourth and final notice - If by the 12<sup>th</sup> working day of the second month the homeowner has neither paid the arrears in full nor entered into a repayment agreement to repay the arrears, a final notice shall be issued to the homeowner to confirm the consequences for continued non-payment which shall include:
- i. Withholding of non-essential First Nation services (e.g. septic pumping, snow removal) until the arrears are paid in full; and/or
  - ii. Withholding of Beausoleil First Nation disbursements due to the homeowner until the arrears are paid in full; and/or
  - iii. Other such remedies as approved by Council.
- 20.3.5 The final notice shall either:
- a) Be delivered by hand to an adult person living in the property; or



- b) Shall be securely fastened to the front door of the property with a third-party as witness to the delivery of the notice.
- 20.3.6 The housing manager shall cease termination of the arrears action only where the homeowner pays the total accumulated amount of arrears in full by cash or bank draft before the expiration of the 14 day notice period. A repayment agreement shall not be accepted.
- 20.3.7 If after 14 days the homeowner fails to pay the arrears in full, the housing manager shall implement the consequences for non-payment as confirmed within this housing policy.
- 20.3.8 Where the homeowner has defaulted on the loan payments the First Nation may, at any time, demand payment in full of the principal, interest and any other sums related to the renovation loan.

## **21.0 Repayment Agreement**

- 21.1 The housing manager can temporarily stop the collection process where the homeowner enters into a written agreement to repay the arrears (refer to Appendix E). The housing manager shall strive to establish a repayment agreement that does not create a financial hardship for the homeowner but is a reasonable contribution towards the amount owing.
- 21.2 The repayment agreement shall include the amount of each payment installment and the date the payment is due. Where such an agreement is entered into the homeowner shall pay a minimum of 15% of the account arrears by cash, money order or certified cheque on the date the agreement is entered into.
- 21.3 The repayment agreement shall be signed by the homeowner and the housing manager. The homeowner shall be provided with one copy of the signed agreement and the original shall be kept on the homeowner file.
- 21.4 If the homeowner fails to honour the repayment agreement, the First Nation shall restart collection process for arrears at the fourth and final notice stage (policy section 21.4.4) immediately after an arrears payment is not made as agreed. The homeowner shall not be permitted to enter into a repayment agreement and must pay the accumulated arrears in full by cash or bank draft before the expiration of the 14 day notice period. If after 14 days the homeowner fails to pay the arrears in full, the housing manager shall immediately implement the consequences for non-payment as noted within this policy and the First Nation may demand payment in full of the principal, interest and any other sums related to the renovation loan.



## **22.0 Payment in Full of the Account**

- 22.1 When the renovation loan account has been paid in full the housing department shall issue written confirmation of same to the homeowner and Lands Department.
- 22.2 Where the Certificate of Possession has been held as security by the First Nation, the housing department shall notify the Lands Department that the account has been paid in full and the Lands Department shall transfer the CP back to the homeowner.

## **23.0 Sale of the Unit**

Where the homeowner sells the unit for which a renovation loan was received, the homeowner is responsible to pay the loan in full (i.e. continue to make regular monthly payments or make a bulk payment to repay the loan in full).

## **24.0 Marital Breakdown**

*Matrimonial laws in effect at Beausoleil First Nation*

## **25.0 Death of a Homeowner**

*To be developed*





APPENDIX B – APPLICATION FOR A REVOLVING HOUSING RENOVATION LOAN



**Title: BEAUSOLEIL FIRST NATION REVOLVING RENOVATION LOAN POLICY**

**Date Approved: December 15, 2015**

**Motion: 15-1215.11**

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## **APPENDIX C – AFFORDABILITY ANALYSIS**

*Page 1 of 3*

### **Instructions for Housing Staff**

As part of the housing program, tenants must make monthly payments. They may also be responsible for housing costs they may not be required to make in their current accommodation (i.e. heating, insurance, repairs, etc.).

An affordability analysis is an important part of the application package so that both the housing department *and* the applicant can determine whether the applicant can afford to make the required housing payment and pay for other related housing costs. The housing staff should assist the applicant to complete this form.

#### **Step 1 – Confirm Monthly Household Income**

Ensure the applicant includes the net household income (after deductions) from all sources of all adult members who will be living in the unit. The exception is income earned by dependants who are attending school full-time.

#### **Step 2 – Confirm Monthly Housing Expenses**

##### ***Important – Complete this section of the affordability analysis before the interview!***

This information should be based on the past year's average operating costs for the unit that the applicant is applying for, or similar costs (i.e. average heating costs).

#### **Step 3 – Confirm Non-Housing Expenses**

Have the applicant review and fill in each item on the list to ensure they are considering all non-housing expenses.

#### **Step 4 – Affordability (amount remaining)**

Take the net monthly income from Step 1, then deduct the monthly amount of housing expenses noted in Step 2, then deduct the applicant's non-housing monthly expenses from Step 3. This will demonstrate to the applicant whether they can afford the monthly housing payment and other related housing costs *and* their current non-housing expenses.



**AFFORDABILITY ANALYSIS - WHAT HOUSING COSTS CAN I AFFORD?**

Applicant Name: \_\_\_\_\_

Housing Unit #: \_\_\_\_\_

Date of Interview: \_\_\_\_\_

**Step 1 Determine Monthly Household Income**

List the regular NET monthly income (after deductions) for all permanent adult members of the household who shall be living in the unit.

<b><u>Net Monthly Income</u></b>	<b>Average monthly income amount</b>
Net employment income (after taxes and deductions)	\$
Social Assistance benefits	\$
Pension benefits	\$
Employment insurance benefits	\$
Child Tax Benefit	\$
Alimony, child support	\$
Other income	\$
<b>Total net monthly income</b>	<b>\$</b>

**Step 2 Expected Monthly Housing Expenses**

This section will be completed with a representative of the housing department who will give you the average housing costs you can expect to pay based on the average costs for the type of housing you have applied for.

<b>Expected Housing Related Expenses</b>	<b>Average Monthly Amount</b>
Rent/mortgage/occupancy charge, maintenance fee, loan payment	\$
Utilities (if paid separately including hydro, water/sewer, garbage pick-up)	\$
Insurance	\$
Repairs and maintenance	\$
Other costs (specify)	\$
<b>Total housing-related expenses</b>	<b>\$</b>



**AFFORDABILITY ANALYSIS - WHAT HOUSING COSTS CAN I AFFORD?**

**Step 3 Determine Non-Housing Expenses**

Now calculate all of your current monthly non-housing expenses.

<b><u>Current Non-Housing Expenses</u></b>	<b>Average monthly amount</b>
Groceries	\$
Clothing	\$
Child care, school/sporting fees and related expenses	\$
Phone, cable, internet	\$
Insurance (house, car, medical)	\$
Car/truck loan payment	\$
Gas and other transportation costs including car repairs	\$
Personal loan payments	\$
Credit card payments	\$
Entertainment	\$
Other debts	\$
Savings	\$
<b>Total Monthly Non-Housing Expenses</b>	<b>\$</b>

**Step 4 Affordability (Amount remaining)**

Total net monthly income from Step 1		\$
Total monthly housing expenses from Step 2	<i>Minus</i>	\$
Amount available for monthly non-housing expenses	<i>Equals</i>	\$
Total non- housing-related expenses from Step 3	<i>Minus</i>	\$
Difference	<i>Equals</i>	\$



**APPENDIX D – LOAN AGREEMENT – REVOLVING HOUSING RENOVATION LOAN**

**REVOLVING HOUSING RENOVATION LOAN FUND  
LOAN AGREEMENT**

THIS AGREEMENT Made this \_\_\_ day of \_\_\_\_\_, 20\_\_.

**BETWEEN: BEAUSOLEIL FIRST NATION,**

Hereinafter called the "Lender"

*PARTY OF THE FIRST PART:*

**AND: MEMBER(S) NAME**

Hereinafter called the "Borrower"

*PARTY OF THE SECOND PART*

**WHEREAS** the Borrower has requested a housing renovation loan from the Lender in the amount of \$\_\_\_\_\_ (\$ \_\_\_\_\_) and the Lender has agreed to make a loan to the Borrower.

**NOW THEREFORE WITNESSETH** that in consideration of the payment by the Lender to the Borrower of the sum of

(\$ \_\_\_\_\_) for a renovation loan hereby agree to as follows:

**3.0 LOAN**

The Borrower undertakes and agrees to repay to the Lender the principal sum of \_\_\_\_\_, in lawful money of Canada representing a loan with interest at the rate prescribed in Clause 3, being the amount of loan made by the Lender to the Borrower.

If the Borrower is in breach of any of the terms of the Agreement before the loan has been fully paid, the Lender may, in its absolute discretion, without notice and without prejudice exercise its rights and remedies pursuant to this agreement.

The proceeds of this loan or the obligations under this Loan Agreement may not be transferred or assigned in whole or in part by the Borrower.

**3.1 TERM**

This loan is made for an initial term of \_\_\_\_\_ (\_\_\_\_) year(s) from the interest adjustment date, being \_\_\_\_\_, 20\_\_.



### 3.2 REPAYMENT

The amount of principal money advanced on this housing loan is the sum paid to the Borrower as aforesaid and the rate of interest chargeable thereof is \_\_\_ per cent (\_\_\_ %) per annum (current bank interest rate.)

Thereafter, the aforesaid sum together with interest shall become due and be paid as follows:

By monthly instalments of \$ \_\_\_ each (which includes principal and interest) on the 1st day of each and every month in each year and to include the 1st day of ,20\_\_, to and including the 1st day of 20\_\_, and the balance, if any of the said principal sum and interest on the date last mentioned.

The amount of the above instalments has been established on the basis of an amortization period of \_\_\_\_ years.

For purposes of convenience, the Borrower undertakes to give the lender every year, if requested, twelve (12) post-dated cheques representing the twelve (12) monthly instalments due during the following year.

For purposes of convenience to the Borrower and the lender, the Borrower will indicate the length of the term utilizing the attached "Schedule A".

In the event that a bulk payment is made by the Borrower on the principle of the loan to the lender, the bulk payment will reduce the principle loan, but does not reduce the monthly loan payment already set in the loan agreement. The bulk payment will reduce the term of the loan.

### 3.3 PLACE OF PAYMENT

Any sum payable to the lender, shall be paid in lawful money of Canada at the lender's place of business, the address of which is given in Clause 4.1, or at any other place indicated in writing by the lender to the Borrower.

### 3.4 RENEWALS

Upon the amortization date of this loan, the parties may agree on a further term and the interest rate may then be changed with respect to such new term, subject to the following:

The lender shall give the Borrower at least 60 days' notice of its intention for renewal of the term of the loan, specifying the new rate of interest proposed and setting out the new monthly payment. The Borrower shall then have 30 days from the receipt of notice in which to refuse such an extension of the term in writing. Failure to refuse the terms of the loan shall be deemed to have been accepted. The first extension or any subsequent extension of the term of this loan may similarly be further extended on the same renewal terms as set out herein.



**3.5 USE OF THE PROCEEDS OF THE LOAN**

The loan is to be exclusively used by the Borrower for the purpose of assisting in the completion of emergency repairs on a housing unit on the Beausoleil First Nation. The land on which the house is located is described as follows:

LOT #\_\_\_\_, PLAN # \_\_

**3.6 MAINTENANCE**

The Borrower consents in advance to the granting, where necessary, of any permits that may be required for such inspection.

**3.7 NOTICE OF DEFAULT**

The expiry of the time provided for the performance of an obligation shall put the Borrower into default, without the Lender being required to give any notice.

**3.8 DEFAULT**

The Borrower shall be deemed to be in default in each of the following circumstances, without prejudice to any other grounds of default stipulated herein and provided for by law:

(a) If the Borrower is in breach of anyone of its obligations hereunder and, in particular, without limiting the generality of the foregoing, if it is in breach of paying for more than 60 days, on their respective due dates any of the instalments of principal and interest payable hereunder; the lender shall take the following action:

(b) Send a letter of notification of breach to the Borrower, demanding arrears to be paid in full within 14 days of date of letter of notification

(c) If the statement of the Borrower in this Agreement or in any documents provided to the lender for the purposes of this loan are false in whole or in part.

In all cases of default, the Borrower shall lose the benefit of the term and the lender may automatically claim, with notice, immediate payment of its debts, including principal, interest and other sums, without prejudice to any other of its remedies.

**3.9 CUMULATIVE REMEDIES**

All rights and remedies of the lender arising out of this agreement respecting the loan are cumulative, with the result that the exercise of one of them by lender does not deprive it of the ability to exercise any of the others.



**4.0 ABANDONMENT OF REMEDIES**

No act of omission on the part of the lender may be interpreted as an abandonment of its right under this Agreement or as permission to act contrary to the provisions contained therein.

**4.1 NOTICE**

Notices shall be sent to the following addresses:

In the case of the Borrower to:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

In the case of the Lender to:

Beausoleil First Nation  
Administration Building  
Eleven O’Gemaa Miikaan,  
Christian Island, Ontario  
L9M 0A9

**4.2 DECLARATION OF THE BORROWER/SECURITY**

The Borrower hereby warrants that the lands described are on unencumbered Beausoleil First Nation lands and the Borrower undertakes not to encumber such lands as long as there are any sums still owing to the Lender hereunder.

The Borrower hereby agrees to pledge his Certificate of Possession for the lands described in Clause 4.2 to the Lender until such time as the monies secured by this Loan Agreement are paid in full, with interest. Once loan has been paid in full, confirmation will be provided to the Lands Department and a Band Allotment will be completed.

The Borrower hereby agrees to secure monthly payments by signing the attached Appendix "B" which authorizes the Housing/Property Manager to automatically initiate salary payment deductions if the Borrower is an employee of Beausoleil First Nation.

**4.3 CONSTRUCTION**

This loan is made for the purpose of assisting in the completion of repairs on the lands described in Clause 3.5 above, the Borrower must, in addition to the various obligations set out in preceding clauses, comply with the following obligations:





**SCHEDULE "A" - AMORTIZATION**

TOTAL COST OF RENOVATION \$

TOTAL INTEREST OVER 5 YEARS (Current Market Interest TBD) \$

TOTAL COST OF RENOVATION WITH TOTAL INTEREST \$

PAYMENT BREAKDOWN FOR BAND RATE (TBD) OVER A 5 YR. PERIOD

\$

YR.1

YR.2

YR.3

YR.4

YR.5

\$ \_\_\_\_\_ DIVIDED OVER \_\_ MONTHS = \$ \_\_\_\_\_ MONTHLY PAYMENT



**APPENDIX "B"**

WE, \_\_\_\_\_ AND \_\_\_\_\_, AUTHORIZE, THE BEAUSOLEIL FIRST NATION HOUSING/PROPERTY MANAGER TO ARRANGE WITH THE PAYROLL CLERK, DEDUCTIONS OF MY/OUR MONTHLY RENOVATION PAYMENT \_\_\_\_ FROM MY/OUR EARNINGS. THESE DEDUCTIONS CAN BE (a) WEEKLY AT \$ \_\_\_\_\_ OR (b) MONTHLY AT \$ \_\_\_\_\_.

PAYROLL DEDUCTIONS CANNOT BE TERMINATED WITHOUT WRITTEN CONSENT OF HOUSING/PROPERTY MANAGER.

\_\_\_\_\_  
SIGNATURE OF BORROWER

WITNESS TO THE BORROWER

DATED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_



**PROMISSORY NOTE**

**Beausoleil First Nation, Motion#\_\_\_\_\_**

For the value received I (We) \_\_\_\_\_ Applicant(s) \_\_\_\_\_

Promise to pay Beausoleil First Nation the sum of \_\_\_\_\_ (\$\_\_\_\_\_ ) called the principal sum with interest at **5.00%** per annum calculated yearly, not in advance up to and after maturity of the loan, until paid in full.

The non-forgivable principal sum, that is \_\_\_\_\_ (\$\_\_\_\_\_ ) shall, if I (We) fail to comply with the terms of the application for a loan will become due on demand with interest at **5.00%** per annum calculated yearly, not in advance from the date of failing to comply.

This note is made by me (us) in accordance with the terms of the loan dated \_\_\_\_\_, 20\_\_ for the premises described as/located on:

Address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

It is understood that if the said premises are sold without the consent of Beausoleil First Nation or if there is any other breach of the terms of the loan the whole balance including any part which has not been forgiven shall become due and payable with interest as stipulated above.

I (We) hereby confirm that I (We) am (are) the owner(s) of the said property.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date



**APPENDIX E – REPAYMENT AGREEMENT**

**Repayment Agreement**

Homeowner Name:	
Homeowner Name:	
Account Number	
Monthly Payment Charge \$	Amount of Payment Arrears \$

Agreement to repay arrears between

The Homeowner(s) \_\_\_\_\_

-And -

Beausoleil First Nation

I/we the Homeowners, acknowledge the amount of arrears owing on our account of \$\_\_\_\_\_. In order to repay full amount of arrears I/we agree to pay the regular monthly payment due on the 1<sup>st</sup> of each month plus an additional amount for the period noted below, as follows:

Due Date (1 <sup>st</sup> of the month)	Regular monthly payment amount		Arrears recovery amount	Total
	\$	+	\$	\$
	\$	+	\$	\$
	\$	+	\$	\$

- o I/we hereby submit a payment of \$(15% of the total arrears) as an initial repayment of the arrears.
- o I/we understand that failure to meet the repayment arrangements as noted above constitutes grounds for Beausoleil First Nation to take corrective action as outlined in the housing policy.

Homeowner Signature:	Date:
Homeowner Signature:	Date:
Beausoleil First Nation Housing Manager:	Date: