



**BEAUSOLEIL FIRST NATION TRUST OFFICE
NIIGAANING G'CHI MNISSING TRUST**



**The Nookmis Home Renovation Grant
2023-2024
Frequently Asked Questions**



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Frequently Asked Questions

1. Who can apply for the Grant?

- Members of Beausoleil First Nation, who own their home On-Reserve or Off-Reserve and hold a Certificate of Possession and/or Deed, may qualify for assistance.

2. Who cannot apply for the Grant?

- Elected Officials and/or spouses may not apply. Members that have previously accessed the NHRG WILL NOT be permitted to re-apply unless 5 years has passed since the first application.

3. What are eligible properties? Your home may be eligible for the Housing Renovation Grant Program if your home is:

- At least 5 years old or more;
- Replacements are needed in one of the following areas: heating, structural, electrical, plumbing and septic systems;
- If you are the homeowner and you are currently residing in the home On-reserve or Off-Reserve;
- If you are elderly and/or disabled and on a fixed income and require modifications (i.e. ramps, walk-in showers);
- If you are unemployed and/or underemployed and require emergency repairs;
- Mobile homes are eligible however, you must hold a Certificate of Possession in your name;
- Documentation will be requested to prove a member's property is in fact his/her primary residence;
- Are in definite need of Assistance (to be determined by Housing Inspector, Health Inspector and/or Qualified Heating Contractor);
- Off-Reserve Members that access funding; any and all invoices must be accompanied by either a municipal building inspection and/or certified residential appraiser's inspection report (at the Members cost).
- Off-Reserve Members that access funding; an upfront appraisal of the work proposed must be accompanied with a final inspection confirming the work proposed was in fact completed (at the Members cost).
- Off-Reserve Members will be required to complete a Lien Registration for the value of the loan to ensure that the home is not sold within 5 years of renovations being completed. The Lien Registration - PPSA (Personal Property Security Act) will be at the members own expense. The cost to register is \$60.00. You will be required to submit a copy to Beausoleil First Nation.
- Must provide proof that Mortgage and Property taxes are up to date.
- All legal documentation pertaining to Off-Reserve homes must be provided to Beausoleil First Nation to prove that they are the primary owner of the home.
- There will be a time limit for members to apply within 30 of advertisement. Applications received after the deadline date will not be accepted.



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4. What are ineligible properties?

- First Nation owned Rental Units, Section 95
- Mortgages may apply if their account is in good standing with Beausoleil First Nation. Members in default with Beausoleil First Nation Micro Loans & Housing Arrears are not permitted to apply unless the situation is deemed a dire emergency based on the inspection report.
- Members that have previously accessed the NHRG **WILL NOT** be permitted to re-apply unless 5 years has passed since the first application.

5. What are non-eligible expenses?

- Cosmetics for homes such as garages (attached or detached) patios, fireplaces, gazebos, paint, flooring, finishing basements, decks unless the home inspector deems the issue as a Health and Safety component.

6. Do purchase orders issued by Beausoleil First Nation cover tax exempt?

- Only purchases for on-reserve. All off-reserve applicants will be responsible for accessing their own tax exempt for their renovation.

7. Who can I contact for assistance to complete the application?

- For any questions or concerns please contact Halie Mixemong by calling 705 247 8990 EXT 262 or by emailing hmixemong@chimnissing.ca

8. Financial Assistance?

- Assistance is in the form of a fully forgivable loan.
- The loan does not have to be repaid if you agree to continue to own and live in the home during the earning period of 5 years (loan forgiveness period). If you move or sell the home/property you will be required to repay the remaining amortization period.

9. What are the Final Reporting Requirements?

- A before and after picture of the project.
- A Full expense report upon completion of the project.
- Receipts of expenses incurred related to the project must be attached to the final expense report.
- All work must be completed in a 90 day period, upon approval and receipt of funding any unspent dollars must be returned in order for the project file to be closed. If the reporting or work is not completed the forgivable loan will be 100% repayable and any further projects or funding will be denied until work is completed or loan is paid back.
- All information may be made public to Beausoleil First Nation and its Members as per BFN Policy.
- A copy of the final inspection report from the OTC Inspector (On-Reserve) or Certified Residential Appraiser (Off-Reserve).



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10. Eligible Home Improvements and Upgrades? (must be a Health & Safety component)

- Repairs related to heating, structural, electrical, roof repairs, plumbing and septic systems are eligible for the housing renovation grant program.
- The quality of repairs should ensure the useful life of your home for at least 10 years or more;
- If the cost of the repairs is more than the maximum forgivable loan available, you, the homeowner, will be required to cover the additional costs.
- Repairs related to structural changes and/or electrical must meet building code requirements.

11. What are the required documents to accompany application? *In order to access the program there must be 2 quotes for the work being completed on the home.*

- All quotes received must include an itemized breakdown of materials and labour and;
- Identify who will be doing the work, along with their contact information.
- A before picture must accompany the application
- A copy of your status card (front & back) and must not be expired
- A copy of your Certificate of Possession and/or Deed
- A copy of report from the Health Inspector for septic systems that require replacements
- A copy of Municipal Building Inspector and/or Certified Residential Appraiser's Inspection Report
- Off-Reserve Members will be required to complete a Lien Registration for the value of the loan to ensure that the home is not sold within 5 years of renovations being completed. The Lien Registration - PPSA (Personal Property Security Act) will be at the members own expense. The cost to register is \$60.00. You will be required to submit a copy to Beausoleil First Nation.
- Must provide proof that Mortgage and Property taxes are up to date.
- All legal documentation pertaining to Off-Reserve homes must be provided to Beausoleil First Nation to prove that they are the primary owner of the home.
- Signed contractor forms.

12. Does the contractor need to have a valid business license?

- Yes, a valid business license and wsib certificate must be included with the preferred contractor.

13. Whom do I contact to schedule a before and after home inspections?

- Off-Reserve - You can contact any qualified/certified home inspector in your area.
- On-Reserve - Please schedule with the NHRG Coordinator, the inspection will be completed by the Ogemawahj Tribal Council.

14. Does my home inspection need to be a "whole home" inspection?

- No, please have the inspector conduct the inspection related to the Health and Safety issue. For example, if you are applying to replace windows due to mold, then the inspector would provide a report on the status of your windows - anything unrelated to the issue being applied for will not be considered.