



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



**The Nookmis Home Renovation Grant
2023-2024
Policy**



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Purpose

The Renovation Grant Program has been established to assist Beausoleil First Nation members with a fully forgivable loan to cover the costs of emergency repairs as needed (i.e. furnaces, roof, septic systems, electrical, plumbing, etc).

The **NEW** maximum amount you may qualify for is up to \$15,000.00 per home. Only **ONE** application per household will be accepted.

Who can apply?

Beausoleil First Nation Members can qualify for assistance if you reside On-reserve or Off-reserve and hold a Certificate of Possession and/or Deed.

Eligible Properties

Your home may be eligible for the NHRG Program if your home is:

- At least 5 years old or more;
- Replacement of the following areas: *Furnaces, windows & doors, electrical issues, roof repairs, plumbing, septic systems, etc.*
- 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 or underemployed and require emergency repairs;
- If you own a mobile home, it must be on a permanent structure (i.e foundation) and you must have 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 and/or emergency repairs (to be determined by a Home Inspector, Health Inspector and/or Certified Heating Contractor)
- Off-reserve members that access funding; completed repairs outlined from the home inspection report must have after photos submitted with the final report, proving the work has been completed.
- Off-reserve members will be required to complete a Lien Registration for the value of the home to ensure that the home is not sold within the 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 will be \$60.00. You will be required to submit a copy to Beausoleil First Nation.



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Ineligible Properties

- First Nation owned Rental Units and 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.

Home Improvements and Upgrades

Replacements related to heating, structural, electrical, plumbing, and septic systems are eligible to apply for the renovation grant program and must fall under "Health & Safety". The quality of the 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 as the homeowner, will be required to cover the additional costs.

Non- Eligible Expenses

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

Financial Assistance

Assistance is in the form of a forgivable loan. The loan does not have to be repaid if you agree to continue and live in the home during the earning period of 5 years (loan forgiveness period).

Selection & Approval

Once applications have been received a meeting will be scheduled and the applications will be reviewed thoroughly to determine eligibility. All applications will be prioritized based on the need and potential Health and Safety repairs that may be required.

For Requests exceeding \$5000.00 recommendations will be made and forwarded to Chief and Council for approval at a scheduled Council Meeting. Upon approval, applicants will be notified by way of letter informing them that a **Promissory Note (Appendix C, page 9) must be signed prior to the commencement of any work.**