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BEAUSOLEIL FIRST NATION HOUSING DEPARTMENT
NIIGAANING G'CHI MNISSING TRUST/NOOKMIS REVENUE ACCOUNT

The Nookmis Renovation Grant 2022/2023 Application Package

Application Checklist:

- Cover Letter**
- Completed Application Form**
- Copy of Certificate of Possession or Deed**
- Copy of Inspection Report**
- Contractor/Supplier Quotes**
- Proof of Mortgage and Property Taxes are up to date**
- Signed Contractor Form**

For Off-Reserve Members Only:

- Lien Registration – PPSA (Personal Property Security Act)**
- All Legal Documentation Providing Proof of Primary Owner of the Home**

Completed application packages can be submitted to the following:

ATTN: The Nookmis Renovation Grant 2022/2023

Mailing Address: Beausoleil First Nation Administration Building

11 O'Gema Miikan, Christian Island, ON L9M 0A9

Fax: (705) 247-2239



BEAUSOLEIL FIRST NATION HOUSING DEPARTMENT
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The Housing 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).

APPLICATIONS WILL BE ACCEPTED

The NEW maximum amount you may qualify for is \$15,000.00 per home.

Who can apply?

Beausoleil First Nation members qualify for assistance if you reside On-Reserve or Off-Reserve and hold a Certificate of Possession and/or a Deed and your home is eligible.

Eligible Properties:

Your home may be eligible for the Housing Renovation Grant Program if your home is:

At least 5 years old and;

Replacement in one of the following areas: furnaces, windows & doors, electrical, roof repairs, plumbing, and septic system;

If you are the homeowner and you are currently residing in the home On-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 (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; completed repairs outlined from the home inspection report must have after photos submitted to our office, proving the work was completed.

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



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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.

***Please Note: only one application will be accepted per home, no stacking of applications.**

Ineligible Properties:

First Nation owned Rental Units and Section 95
Mortgagees may apply if their account is in good standing with Beausoleil First Nation
Members that have accessed the previous grant will not be permitted to re-apply unless, they have not received the maximum benefit amount up to \$15,000
Members in default with Beausoleil First Nation Micro Loans are not permitted to apply

Home Improvements and Upgrades

Replacements related to heating, structural, electrical, plumbing and septic systems are eligible for the housing 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. If the cost of the repairs is more than the maximum forgivable loan available, you as the home owner, will be required to cover the additional costs.

Non Eligible Expenses

- Wages for homeowner/resident and/or immediate family members to complete renovation.
- Cosmetics for home such as patios, fireplaces, gazebos, paint, flooring, finishing basements, decks unless it is a “Health & Safety component.
- Hydro

Financial Assistance

Assistance is in the form of a forgivable loan. The loan does not have to be repaid if you agree to continue to own and live in the house during the earning period of 5 years (loan forgiveness period). The amount you could receive is based on the cost of repairs up to \$15,000.00.



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Advertisement:

Applications will be made available on the Chimnissing Website in the Members Only Section, Newsletter or can be picked up at the Administration Building Receptionist. Notices will be posted within the Community. Applications will be accepted for a period of 30 days. Should available funding remain after this period, a secondary acceptance period of 30 days may be announced.

Applications are available at the Administration Building or on the website at:

**11 O'Gema Miikan
Christian Island, Ontario
L9M 0A9
Phone: 705 247 2051
Fax: 705 247 2239
www.chimnissing.ca**

All applications must include the following information:

Cover letter;

Completed Application Form in Members Name;

Copy of Certificate of Possession and /or Deed;

Copy of Health Inspector's Report (For Septic Systems), Municipal Building Inspection and/or Certified Residential Appraiser's Inspection;

3 Supplier/Contractor quotes minimum per required repair. Example: 3 quotes for plumbing repairs and another 3 quotes for electrical repairs.

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.

*Contractors/Suppliers Invoicing: Beausoleil First Nation will make payments directly to the Contractors and/or Suppliers. The actual Supplier's Invoice must match the Supplier's estimate to avoid the risk of cost overruns or work inflation for the contractor's benefit. Copies of invoicing will be kept on file and homeowners can obtain copies upon request.



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Selection:

Once applications have been received a meeting will be scheduled and the application will be reviewed by Housing Manager, Director of Capital & Public Works & Portfolio Councillor to determine eligibility. The Housing Department will arrange for any Inspections On-Reserve through the Ogemawahj Tribal Council, if required. All applications will be prioritized based on the need and potential Health & Safety repairs that may be required. Off-Reserve applicants will need to contact the Housing Department to confirm who they will be utilizing for Inspection services.

Approval Process:

For Requests over \$5,000+ Recommendations will be made by the Housing Department and forwarded to Chief & 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 D, page 13) must be signed prior to the commencement of any work.

Final Reporting Requirements

- a. The Housing Department requires a before and after picture of the project.
- b. A Full expense report upon completion of the project.
- c. Receipts of expenses incurred related to the project must be attached to the final expense report.
- d. 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.
- e. All information may be made public to Beausoleil First Nation and its Members as per BFN Policy.
- f. A copy of the final inspection report from the OTC Inspector (On-Reserve) or Certified Residential Appraiser (Off-Reserve).



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APPLICATION FOR THE NOOKMIS RENOVATION GRANT PROGRAM

APPENDIX A:

PERSONAL INFORMATION:

Applicant Name:	Phone No.
Address:	
Band#	Date of Birth:
Co-Applicant Name:	Date of Birth:
Band#	Number of Dependents:
*Please attach a copy of your status card(s)-front & back	

Describe how the required repairs fit under eligible repairs:



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APPLICATION FOR THE NOOKMIS RENOVATION GRANT PROGRAM

1. RESIDENCE STATUS

Do you own the home for which you are applying for funds?	Yes	No
If yes, state how long you have resided in the home?		
How old is the home?		
Residence Type: <input type="checkbox"/> Fully Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Row house/town house <input type="checkbox"/> Duplex/Triplex/flat in a house		
How is your home heated? <input type="checkbox"/> Electric <input type="checkbox"/> Baseboard <input type="checkbox"/> Wood/Electric <input type="checkbox"/> Wood/oil <input type="checkbox"/> Propane <input type="checkbox"/> Heat pump furnace <input type="checkbox"/> Other: Please Explain		
A copy of the certificate of possession or a letter from the Lands department and/or a copy of Deed is required to show ownership. (Rentals will not be accepted)		
State condition of present dwelling or attach document.		



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Do you require permits for work required??	Yes	No
Identify expected timelines for work to be completed: (Work to be completed within 90 days of approval)		

APPLICATION FOR THE NOOKMIS RENOVATION GRANT PROGRAM

1. LIST HOUSING REPAIR BUDGET

Description	AMOUNT



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TOTAL	

APPLICATION FOR THE NOOKMIS RENOVATION GRANT PROGRAM

□ STATEMENT OF SIGNATURE(S)

STATEMENT
 All information given in this application is true and correct. No information required has
 been concealed or omitted.

If the statements on this application are false, this application will become **NULL AND VOID.**

Date of Application Signature of Applicant

Signature of Spouse



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I have attached the required documents with my housing renovation grant program application:

- Cover Letter
- Completed Application Form
- Copy of Certificate of Possession and/or Deed
- Copy of Health Inspector's Report (For Septic Systems), Municipal Building Inspection and/or Certified Residential Appraiser's Inspection;
- Lien Registration – PPSA
- Copy of Mortgage and Property taxes
- 3 Contractor Quotes

Office use only:		
	_____	_____
	Date of Chief and Council Approval	Motion #



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APPLICATION FOR THE NOOKMIS RENOVATION GRANT PROGRAM

APPENDIX B:

- HOUSEHOLD EMPLOYMENT INCOME INFORMATION

1. Household Composition (attach additional sheet if required)				
Name List all Household members below	D.O.B D/M/Y	Relationship to homeowner(s) (daughter, son, partner, etc.)	Gross Income/month	Dependant (Y,N)
1.			\$	
2.			\$	
3.			\$	
4.			\$	
5.			\$	
6.			\$	

2. Household Employment Income Information	
Household Member: Applicant # _____ Spousal or child support \$ _____/mo.	
Name & Address of Employer/Source of Income:	Length of Employment:
Job Title:	Total Hours/Week:
Phone #: () _____ - _____ Rate of Pay:	
Household Member: Applicant # _____ Spousal or child support \$ _____/mo.	
Name & Address of Employer/Source of Income:	Length of Employment:
Job Title:	Total Hours/Week:



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Phone #: () _____ - _____	Rate of Pay:	
Household Member: Applicant # _____		Spousal or child support \$ _____/mo.
Name & Address of Employer/Source of Income:		Length of Employment:
Job Title:		Total Hours/Week:
Phone #: () _____ - _____	Rate of Pay:	

3. Other Household Income: select all that apply

ODSP OW EI CPP Old Age Security Guaranteed Income Supplement

Child Tax Benefit (CTB)

Monthly Total, except for CTB: \$

Canada Child Tax Benefit monthly amount (excluding Child Tax Disability amount): \$

Spousal or Child Support monthly amount: \$

Education living allowance (i.e. OSAP, First Nation Education Living Allowance): \$

Other: \$

4. Liens (please include all liens on property excluding your mortgage. Example: Family Responsibility Lien, Legal Aid, Lines of Credit, Reliance, etc.)

Lien 1: \$ _____

Lien 2: \$ _____

Lien 3: \$ _____

5. Bankruptcy and Consumer Proposal

Have you declared Bankruptcy or filed a Consumer Proposal in the last 7 years?

YES or NO

If yes, what is the proposed date of Discharge?

____/____/____



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APPENDIX C:

Contractor Form

Acknowledgement of Payment Methods – Nookmis Renovation Grant

The Housing 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).

All payments are issued from Beausoleil First Nation directly to the contractor(s). The deadline to submit invoicing is Tuesdays at 11:45am to receive payment for the same week*.

Payment Options:

- Payment in two installments: Deposit up to 50% and then the remaining amount when work is completed.
- Payment in one installment: Pay in full when work is completed.

Payment Methods:

- Hold cheque at the Beausoleil First Nation Administration Building for pickup: 11 O'Gemaa Miikan, Christian Island, Ontario L9M 0A9
- Mail cheque (Please allow 4-6 weeks for cheque to arrive)
- Electronic Funds Transfer (Direct deposit form must be submitted to our office for this option. Funds will be deposited directly into the account on Thursdays)**

***Invoices over \$5000.00 require Chief and Council approval prior to issuing payment**

****Beausoleil First Nation does not use Email Money Transfer as a method of payment.**

I, (Please Check Box) have read the above and acknowledge the operations of Beausoleil First Nation regarding the Nookmis Renovation Grant. Should my company be chosen to complete the applicant's renovation, I accept the payment options and methods listed above.

(Contractor Signature)

(Date)



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APPENDIX D:

PROMISSORY NOTE

Beausoleil First Nation, Motion# _____

For the value 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 the 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 _____ 2022 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 payable with interest 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



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Frequently Asked Questions – FAQs

1. Who can apply for the Grant?

- a. 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?

- b. Elected Officials and/or spouses may not apply

3. What are eligible properties?

Your home may be eligible for the Housing Renovation Grant Program if your home is:

- a. At least 5 years old;
- b. Replacements are needed in one of the following areas: heating, structural, electrical, plumbing and septic systems;
- c. If you are the homeowner and you are currently residing in the home On-reserve or Off-Reserve;
- d. If you are elderly and/or disabled and on a fixed income and require modifications (i.e. ramps, walk-in showers);
- e. If you are unemployed and/or underemployed and require emergency repairs;
- f. Mobile homes are eligible however, you must hold a Certificate of Possession in your name;
- g. Documentation will be requested to prove a member's property is in fact his/her primary residence;
- h. Are in definite need of Assistance (to be determined by Housing Inspector, Health Inspector and/or Qualified Heating Contractor);
- i. 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).
- j. 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).
- k. 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.
- l. Must provide proof that Mortgage and Property taxes are up to date.
- m. 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.



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- n. There will be a time limit for members to apply within 30 of advertisement. Applications received after deadline date will not be accepted.

Please Note: Only one application will be accepted per home, no stacking of applications.

4. What are ineligible properties:

- a. First Nation owned Rental Units, Section 95 and Mortgage Units
- b. Members that have accessed the previous grant will not be permitted to re-apply unless, they have not received the maximum benefit amount up to \$15,000
- c. Members in default with Beausoleil First Nation Micro Loans are not permitted to apply

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

- a. Repairs related to heating, structural, electrical, roof repairs, plumbing and fire safety are eligible for the housing renovation grant program.
- b. The quality of repairs should ensure the useful life of your home for at least 10 years.
- c. 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.
- d. Repairs related to structural changes and/or electrical must meet building code requirements.
- e. Any repairs carried out before the application has been approved in writing are not eligible.

6. What are non-eligible expenses?

- a. Wage for homeowner(s) and immediate family members.
- b. Cosmetic for home patios, fireplaces, gazebos, paint, flooring, finishing basements, decks unless it has a "Health & Safety" component.
- c. Hydro

7. 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.

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



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9. Financial Assistance?

- a. Assistance is in the form of a fully forgivable loan.
- b. 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.
- c. The amount you could receive is based on the cost of repairs, up to the maximum of \$15,000

10. What are the required documents to accompany application?

In order to access the program there must be 3 quotes for the work being completed on the home.

- a. All quotes received must include an itemized breakdown of materials and labour and;
- b. Identify who will be doing the work, along with their contact information.
- c. A before picture must accompany the application
- d. A copy of your status card (front & back) and must not be expired
- e. A copy of your Certificate of Possession and/or Deed
- f. A copy of report from the Health Inspector for septic systems that require replacements
- g. A copy of Municipal Building Inspector and/or Certified Residential Appraiser's Inspection Report
- h. 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.
- i. Must provide proof that Mortgage and Property taxes are up to date.
- j. 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.
- k. Signed contractor forms.

Failure to provide any of the required documents may result in your application being rejected. Please ensure you have attached all requested documentation.



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11. What are the Final Reporting Requirements?

- g. The Housing Department requires a before and after picture of the project.
- h. A Full expense report upon completion of the project.
- i. Receipts of expenses incurred related to the project must be attached to the final expense report.
- j. 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.
- k. All information may be made public to Beausoleil First Nation and its Members as per BFN Policy.
- l. A copy of the final inspection report from the OTC Inspector (On-Reserve) or Certified Residential Appraiser (Off-Reserve).