

**MOHAWKS OF THE
BAY OF QUINTE**

**Residential Renovation
Policy and Procedures**

TABLE OF CONTENTS

| | Page |
|---|----------|
| Dates of Completion and Revisions | <i>i</i> |
| Purpose..... | ii |
| 1. Eligibility | 1 |
| 2. Conditions..... | 1 |
| 3. Application Procedures | 2 |
| 4. Financing | 3 |
| 5. Compliance..... | 4 |
| 6. Appeal Process | 4 |
| 7. Amendments..... | 5 |
| 8. Acceptance | 5 |
| APPENDIX A: Construction Cost Sheet..... | 6 |
| APPENDIX B: Purchase Order Requisition..... | 7 |

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| DATES OF COMPLETION AND REVISIONS |
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| | DATE | MOTION # | SECTION |
|----------|--------------------|-----------------|---|
| COMPILED | September 26, 2001 | | ALL |
| ACCEPTED | October 3, 2001 | 31 | ALL |
| REVISED | October 17, 2001 | 28 | Revised 3.b. |
| REVISED | May 27, 2008 | 1 | ALL |
| REVISED | November 5, 2008 | | ALL |
| REVISED | September 28, 2012 | 3 | Purpose, 1.a., 1.b., 1.c., 1.e., 1.f., 2.b.,2.c., 2.d., 2.f., 2.g., 3.b., 3.b.i., 3.c., 3.d., 3.e., 3.f., 4.b., 4.e., 4.f., 5.b., Section 6 Appeal Process (added), Section 8 Signatures (removed) |
| REVISED | August 30, 2013 | 1 | Approved for signature. |

PURPOSE

The primary purpose of this Residential Renovations Policy is to provide guidelines for registered members of the Mohawks of the Bay of Quinte who wish to renovate their home on the Tyendinaga Mohawk Territory. This policy will also be utilized in conjunction with the MBQ Mortgage Application Policy and Procedures.

The Mohawks of the Bay of Quinte Housing Administration acknowledges the changing needs of the Membership and issues with regards to general economic changes and family growth. Applicant(s) who wish to apply to for a renovation loan must comply with this policy in conjunction with the MBQ Mortgage Application Policy and Procedures.

Financing is available through the Mohawks of the Bay of Quinte. The Mohawks of the Bay of Quinte offer amortization periods of up to 35 years at a fixed interest rate of 6% per annum, for the duration of the mortgage. Any overages in the Applicants' renovation plan are the responsibility of the Applicant(s).

The renovation loan will become a part of one mortgage owing on a particular home. All mortgages must be repaid according to the repayment schedule outlined when signing the mortgage agreement.

Renovations must comply with the National Building Code, Mohawks of the Bay of Quinte by-laws, policies and regulations, in addition to other standards and regulations set forth by Health Canada, Electrical Safety Authority and the Wood Energy Technical Guide.

The new renovation loan program is open to Applicants who have made a minimum of 24 on-time, consecutive, full mortgage payments, including incentives that have been granted. Applicant(s) must not have any outstanding arrears with the Mohawks of the Bay of Quinte.

Additionally, attached and detached garages for residential use will also be considered as part of the renovation plans. Renovations will be processed pending funding availability. There is limited funding for renovation plans that include garages, landscaping, fencing, and driveway improvements.

1.

ELIGIBILITY

- a. Applicant(s) must be registered Member(s) of the Mohawks of the Bay of Quinte (MBQ).
- b. Total household income will be considered for affordability purposes.
- c. Applicant(s) must have proof of a registered Certificate of Possession (CP) for the property associated with the renovation application. The applicant must either have a verified CP document or the CP must be registered on the Indian Land Registry System (ILRS).
- d. The home associated with the renovation application must be the primary residence of the Applicant(s).
- e. Applicant(s) must have made a minimum of 24 on-time consecutive full payments, including any incentives that have been granted, prior to making the application.
- f. Applicant(s) must not have accessed the MBQ Residential Renovation Loan program within the last 24 months for the property they are applying to renovate. The only exception would be a home that has recently been deemed to be in violation of health and safety standards.
- g. Applicant(s) must provide proof of a current homeowner's insurance policy. Homeowner's insurance must be maintained and an up-to-date copy must be submitted to the MBQ Finance department on an annual basis by the Mortgagor(s).
- h. Applicant(s) must not hold any outstanding arrears with the Mohawks of the Bay of Quinte.

2.

CONDITIONS

- a. Applicant(s) must provide the Mohawks of the Bay of Quinte Housing Administration with a fully detailed and approved renovation plan with drawings, within 30 days of making the application.
- b. Applicants are responsible to arrange for inspections at each stage of the project when required. The inspection reports need to be submitted to the Mohawks of the Bay of Quinte Housing Administration in order for final disbursements of funds to be released.
- c. The Housing Inspector must approve renovation plans for additions, new garages and to address any health and safety concerns. The location of new garages or additions must conform to the minimum settings. All distances are measured from the lot line to the nearest exterior wall:
 - i. Front yard – 15 m (50 ft.)
 - ii. Rear yard – 7.5 m (25ft.)
 - iii. Side yards – 3 m (10ft.) plus 0.5 m (1ft. 8 in.) for each storey or partial storey above the first storey.

- iv. Minimum 30 m (50 ft.) set back from high water mark.
- d. If the project involves an addition or any requirement to dig, the Applicant must contact 7th Gen Technologies for a fibre locate and Ontario One Call and if necessary, other relevant utilities.
 - i. If no cable locate is requested and damage occurs, 7th Gen Technologies reserves the right to pursue the full cost of the repair from the Applicant responsible.
 - ii. 7th Gen Technologies contact number is 613.827.4817 or via email at 7thGen@mbq-tmt.org.
 - iii. Ontario One Call (On1call.com) contact number is 1.800.400.2255.
- e. Applicant(s) must comply with all Mohawks of the Bay of Quinte by-laws, policies and regulations, as well as all standards of the National Building Code, Health Canada specifications, Electrical Safety Authority (ESA) Code, Technical Safety Standards Authority (TSSA), and the expectations of the Wood Energy Technical Guide.
- f. The Mohawks of the Bay of Quinte Housing Administration will process the application in order of acceptance. The application must be complete and must have the necessary paperwork attached to the application. Incomplete applications will not be processed. It is the responsibility of the Applicant(s) to ensure their application is complete.
- g. All renovation loan applications are processed according to funding availability. The Mohawks of the Bay of Quinte Housing Administration reserves the right to suspend the renovation loan program at any time.
- h. If approved, renovation loan applications will be processed as part of the Applicant(s)' current mortgage or a new mortgage will be established for the property in question.
 - i. If there is currently no mortgage on the property, the Applicant(s) will be required to sign a Land Transfer Form, for the property associated with the renovation loan, to the Mohawks of the Bay of Quinte for the duration of the mortgage.
 - ii. Absolutely no funds will be released without the signed Land Transfer Form. Transfers may be processed if the mortgage goes into default.
- i. All renovation loans must be repaid according to the requirements outlined when signing the mortgage agreement.

3.

APPLICATION PROCEDURES

- a. Applicant(s) must inquire with the Housing Accounts Manager at the Mohawks of the Bay of Quinte Housing Administration office.
- b. Applicant(s) must comply with the *MBQ Mortgage Application Policy and Procedures*, which means:

- i. Applicant(s) must complete and submit the MBQ Mortgage & Renovation Application, including the submission of all required documentation.
 - ii. The Applicant must meet with an MBQ Housing Officer to complete the MBQ Housing Affordability Scale Worksheet.
 - iii. The Mohawks of the Bay of Quinte Housing Administration will complete a Credit Reference Check on all Applicant(s). The credit check may determine the continuation of the application process. The Applicant(s)' credit history with the Mohawks of the Bay of Quinte will be taken into account as part of the credit reference check. (Refer to MBQ Mortgage Application Policy Section 3. f.)
- c. The renovation plan must be consistent with the Applicants' approved mortgage limit. Applicant(s) are responsible for collecting and submitting quotes. The quotes will be used to justify the exact amount requested for the renovation loan.
 - d. Once the Applicants' mortgage limit is determined in accordance with the *MBQ Mortgage Application Policy and Procedures*, the Applicant's renovation application will be processed by the MBQ Housing Administration and approved by the Senior Director of Operations.
 - e. After approval, the MBQ Housing Administration will forward all documentation to the MBQ Finance Department for processing. It is the responsibility of the Applicant(s) to sign the mortgage document and to establish a payment schedule. The payment plan must be verified by MBQ Housing Administration before the release of any funds through the Purchase Order System.
 - f. Applicant(s) will be notified in writing if their application has been approved or declined.
 - g. Applications not recommended for a renovation loan approval will be summarized in a confidential written report and presented to the Tyendinaga Mohawk Council Portfolio Holder, with a copy of the report sent to the Applicant(s).

4.

| |
|------------------|
| FINANCING |
|------------------|

- a. The Mohawks of the Bay of Quinte will provide a repayable mortgage loan at six per cent (6%) interest per annum to an allotted maximum as determined by the Mohawks of the Bay of Quinte Housing Administration and the Tyendinaga Mohawk Council.
- b. The Applicant(s) or Mortgagor(s) have an option of financing their mortgage for an amortization period of up to 35 years.
- c. If the renovation costs are expected to exceed the maximum loan amount, the successful Applicant(s) must utilize their own resources BEFORE the funds from the Mohawks of the Bay of Quinte Housing Administration will be released.

- d. Financial advances will not be issued. Reimbursements may be considered with receipts.
- e. Financing is available for construction materials (lumber, screws, fasteners, cable, flooring etc) and household fixtures (vanity, cabinets, etc) as outlined on the Construction Cost Sheet. Financing is *not* to be used to purchase tools or equipment necessary to conduct the work involved in building or renovations.
- f. Purchase Orders submitted for approval and payment for all expenditures must be obtained from the Mohawks of the Bay of Quinte Housing Administration. Invoices must have Purchase Order number included. Invoices can only be signed by the Applicant(s) before the invoice is paid.
- g. Funding will not be released until all necessary documentation is complete and submitted to the Mohawks of the Bay of Quinte Housing Administration Office.
 - i. In the case of a new mortgage, this includes the signed Land Transfer Form to MBQ for the property associated with the renovation. (Refer to Section 2.f. i.)
- h. Any funding not accessed within one year of approval will automatically be applied to the Applicant(s)' mortgage balance. Applicant(s)' renovations must be completed within one (1) calendar year.

5.

COMPLIANCE

- a. Renovation applications will be declined if the Applicant(s) fails to comply with any of the terms, conditions or requirements set out in this policy. The Mohawks of the Bay of Quinte Housing Administration reserves the right to oversee all renovations.
- b. The Mohawks of the Bay of Quinte reserve the right to approve a renovation loan under an extenuating circumstances clause where the Applicants' health and safety needs are of concern. This will require an inspection by the appropriate agency and Health Canada, if necessary, to verify that there are health and safety concerns with the home.

6.

APPEAL PROCESS

In the event that an Applicant(s) wishes to appeal a decision made under this policy:

- a. The Applicant(s) are encouraged to request a meeting with the Mohawks of the Bay of Quinte Housing Administration to discuss any decision relating to their application.
- b. If the Applicant(s) are not satisfied with the decision of the MBQ Housing Administration, the Applicant(s) are encouraged to request a meeting with the MBQ Chief Administrative Officer and representatives of the MBQ Housing Administration.

- c. If the Applicant(s) are not satisfied with the outcome of this meeting, they may choose to submit a Notice of Appeal to the Appeal Board.
- d. The Appeal Board shall consist of **Tyendinaga Mohawk Council**.
- e. Appeal Notices must be in writing and submitted within thirty (30) business days of the initial notification of the MBQ Chief Administrative Officer's decision. Copies of the Appeal Notice will be sent to all the members of the Appeal Board.
- f. The Appeal Board shall review the Appellant's position and circumstance as presented in the Notice of Appeal. The Appeal Board will also give consideration to the MBQ Housing Administration decision and decision making process.
- g. The Appeal Board will acknowledge the Appeal Notice within twenty (20) business days and will, if necessary, request a meeting and notify the Appellant of the date, time and place of the meeting.
- h. The Appeal Board will make their decision in private and render their decision in writing to the Appellant within ten (10) business days of the decision.
- i. All decisions of the Appeal Board are final. However, should the circumstances change; the Appellant will be notified that they may re-apply to the program or service at the MBQ Housing Administration office.

7.

AMENDMENTS

- a. The Mohawks of the Bay of Quinte Housing Administration and the Tyendinaga Mohawk Council reserve the right to amend this policy to adhere to the changing needs of the membership of the Mohawks of the Bay of Quinte.

8.

ACCEPTANCE

- a. Duly accepted by quorum of the Tyendinaga Mohawk Council this 17th day of October, 2001.
- b. Revisions duly accepted by a quorum of the Tyendinaga Mohawk Council this 28th day of September, 2012.
- c. Revisions duly accepted by a quorum of the Tyendinaga Mohawk Council this 30th day of August, 2013



R. Donald Maracle, Chief

APPENDIX A: CONSTRUCTION COST SHEET

CONSTRUCTION COST SHEET

| WORK TO BE COMPLETED | MATERIAL QUOTE | LABOUR QUOTE | TOTAL |
|--|-----------------------|---------------------|--------------|
| EXCAVATION, BACKFILL & TRENCHING | | | |
| BASEMENT - COMPLETE (POURED FLOOR, FOOTINGS, GRAVEL, WALLS) | | | |
| SEPTIC OR SEWER PACKAGE (IF APPLICABLE) | | | |
| FRAMING (COMPLETE) | | | |
| TRUSSES | | | |
| ROOFING - COMPLETE (SHINGLES, VENTS ETC..) | | | |
| WINDOWS/DOORS - EXTERIOR | | | |
| PLUMBING - COMPLETE (INCLUDING FIXTURES & HWT) | | | |
| ELECTRICAL - COMPLETE (INCLUDING FIXTURES & PERMITS) | | | |
| HEATING - COMPLETE (INCLUDING HRV, A/C) | | | |
| FIREPLACE & CHIMNEY | | | |
| INSULATION - (ATTIC, WALLS, VAPOUR BARRIER, STRAPPING) | | | |
| DRYWALL COMPLETE | | | |
| FLOORING COMPLETE | | | |
| INTERIOR FINISH - COMPLETE (PRIMING, PAINT, TRIM, DOORS, SHELVING) | | | |
| KITCHEN CUPBOARDS/VANITIES | | | |
| SOFFIT/FASCIA & EAVESTROUGH - COMPLETE | | | |
| EXTERIOR FINISH - (PAINT, BRICK, SIDING, STUCCO) | | | |
| PORCHES, DECKS & WALKWAYS | | | |
| OTHER (HYDRO CONNECTIONS ETC...) | | | |
| TOTAL AMOUNT | | | |
| MINUS MORTGAGE AMOUNT | | | |
| TOTAL AMOUNT OF OVERRUN (IF APPLICABLE) | | | |

NOTE: If the total amount is over mortgage limit you will have to pay the overrun before any funds are released from the Tyendingaga Mohawk Council. Your payment of overrun must be confirmed with paid invoices submitted to the Housing Office.

*****This sheet must be completed in it's entirety with attached quotes before the release of any funds*****

Applicant: _____ Signature: _____ Date: _____

Applicant: _____ Signature: _____ Date: _____

Housing Officer: _____ Signature: _____ Date: _____

APPENDIX B: PURCHASE ORDER FORM

PURCHASE ORDER REQUISITION

DATE: _____

NAME OF SUPPLIER: _____

CHEQUE WILL BE ISSUED IN THIS NAME _____

ACCOUNT CODE: _____

PURPOSE: _____

PLEASE GIVE MORE THAN 2 DAYS FOR RECEIPT OF CHEQUE AFTER INVOICE IS RECEIVED.

| ITEM DESCRIPTION | QTY | PRICE | TOTAL |
|------------------|-----|-------|-------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

TAX BREAKDOWN

| | | | |
|-------------------|-------------------|----------------------|-----------------------------|
| PST: \$ | GST: \$ | TAX TOTAL: \$ | TOTAL TAXES HERE |
|-------------------|-------------------|----------------------|-----------------------------|

| | | | |
|--------------|--|--|--|
| TOTAL | | | |
|--------------|--|--|--|

ARE THE FINANCES AVAILABLE TO COVER THIS EXPENDITURE?

- YES NO

I hereby certify that funds are available in this program to purchase the above items.

| | |
|--------------------------------|--|
| REQUISITIONED BY _____ | COPY REQUIRED <input type="checkbox"/> YES <input type="checkbox"/> NO |
| MANAGER/DIRECTOR _____ | CHEQUE REQUIRED <input type="checkbox"/> YES <input type="checkbox"/> NO |
| CHEQUE SIGNING AUTHORITY _____ | <i>(Please check each for efficient service)</i> |