



MOHAWKS OF THE BAY OF QUINTE

Emergency Home Repair Incentive Policy

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**DATES OF COMPLETION
AND REVISIONS**

	DATE	MOTION #	SECTION
COMPILED	September 2022		ALL
APPROVED	May 3, 2023	8	ALL
REVISED	May 23, 2023	31	3a.viii

ACCEPTANCE

- a. Duly accepted by a quorum of the Tyendinaga Mohawk Council this 3rd day of May, 2023.
- b. Revisions duly accepted by a quorum of the Tyendinaga Mohawk Council this 23rd day of May 2023.

R. Donald Maracle

R. Donald Maracle, Chief

POLICY STATEMENT

Mohawks of the Bay of Quinte (MBQ) is committed to providing Community Members with access to housing initiatives to help them address emergency repairs and health and safety issues in their home.

The MBQ Emergency Home Repair Incentive provides a community level response to address emergency repairs and health & safety issues for Community Members with a low to moderate household income who are homeowners and reside on-reserve. The funding will support repairs to address permanent residences that lack basic facilities or need emergency repairs to keep the occupants safe.

1.0

ELIGIBILITY

- a. Applicant(s) must be a registered member of the Mohawks of the Bay of Quinte (MBQ).
- b. The Certificate of Possession must be in the Applicant(s) name.
- c. The Applicant(s) must be in good standing with Mohawks of the Bay of Quinte.
- d. The household low-income threshold is \$34,632 for singles and \$51,948 for couples and families. Applicant(s) with household income levels over the thresholds for low-income but are under \$69,264¹ will be considered as moderate-income households and will be eligible for the promissory note portion only.
- e. Applicant(s) who have previously received the incentive limit of \$5,000 will be only eligible for the promissory note portion.
- f. An Applicant may not exceed a \$15,000 promissory note portion at any time.
- g. The MBQ Emergency Home Repair Incentive applies to permanent residences only and shall not apply to businesses, commercial, retail or wholesale buildings, education institutions or religious institutions.

2.0

CRITERIA

- a. The residence must be located on the Tyendinaga Mohawk Territory.
- b. Applicant(s) is responsible to submit a health and safety inspection report or other supporting documentation to confirm the emergency need.

¹ Based on a double income calculation of minimum wage (\$16.65) x 40 hours per week x 52 weeks

- c. Applicant(s) who own and occupy the dwelling as their full-time primary residence will be considered for the emergency repair incentive.
- d. Modular and mobile homes on a permanent foundation will be considered on a case-by-case basis. These applications will be submitted to the Tyendinaga Mohawk Council for approval provided the application meets all other criteria. Applications for camper and/or travel trailers will not be considered.
- e. Rental properties will not be considered for the incentive component of this program. They may be considered for the promissory note portion only on a case-by-case basis. Applications for rental properties must be submitted by the owner (CP Holder). These applications will be submitted to the Tyendinaga Mohawk Council for approval provided the application meets all other criteria.

3.0

ELIGIBLE REPAIRS

Financial support is available for permanent residences that lack basic facilities or need emergency repairs to keep the homeowner and their family safe.

- a. Eligible repairs under this program include the following:
 - i. Repair or replace a broken heating system. Ventilation and AC will only be considered for the promissory component of this program.
 - ii. Repair structural damage to your foundation, roof or exterior walls.
 - iii. Repair or replace windows and exterior doors.
 - iv. Repair plumbing problems to address health and safety hazards, including hot water tanks and failing septic systems.
 - v. Repair wiring and electrical systems to address health and safety hazards and to meet code.
 - vi. Mold remediation and abatement.
 - vii. Replace / repair of leaky or damaged roof.
 - viii. Ramps and/or accessibility upgrades.
- b. All well and septic installations must be completed by a licensed well and septic installer. Well and septic installations must receive a preliminary inspection and final approval by the Environmental Health Officer.

- c. Repairs or upgrades for aesthetic purposes only will not be eligible for the Emergency Home Repair Incentive.
- d. Any repairs completed, more than six months prior to receiving approval through the application process, may not be eligible for funding under this program. On a case-by-case bases post-repair applications may be submitted to the Tyendinaga Mohawk Council for approval by the Director of Housing and Band Property.

4.0

FINANCIAL INCENTIVE

- a. The Emergency Home Repair Incentive will cover fifty percent (50%) of the total emergency repair cost up to a maximum of five thousand (\$5,000) dollars.
- b. The Emergency Home Repair Incentive program allows Applicant(s) to access and utilize other internal MBQ incentives, lending programs, or external finding opportunities where applicable and/or eligible.

5.0

**FINANCIAL LOAN
(PROMISSORY NOTE)**

- a. Applicant may submit a quote from their selected contractor and the Mohawks of the Bay of Quinte will pay the full amount of invoice directly to contractor and execute a loan (promissory note) for the remainder in the Applicant's name to a maximum of fifteen thousand (\$15,000) dollars.
- b. The loan (promissory note) will be at zero (0) percent interest rate and carried over a period determined by the Applicant and MBQ Finance that shall not exceed a maximum of 10 years.
- c. The repayment schedule is determined at the time the loan (promissory note) is executed.
- d. The Chief Administrative Officer, upon recommendation for the Housing and Band Property Department may authorize the lending to complete the emergency home repairs within the scope of this policy and up to only the maximum amount as identified under this policy.
- e. To process payments, Applicants must provide invoices, with their signature, confirming the work has been completed.
- f. MBQ will pay the full amount of invoice to the contractor (vendor), the loan (promissory note) amount will be calculated as follows:

Full Amount of Project – 50% of project (to a maximum of \$5000, whichever is less) = Amount of Loan (Promissory Note) at zero percent interest.

- h. If the residence is sold prior to the loan (promissory note) being paid in its entirety, the outstanding balance must be paid in full at the time of the sale.

6.0

APPLICATION PROCESS

All personal information collected during the application process will be kept strictly confidential to protect the privacy interests of all Applicant(s).

- a. Applicants must complete the *Emergency Home Repair Incentive Application Form*. (APPENDIX A)
- b. A complete application package must include the following documents:
 - i. An income verification document, for example, pay stub(s), verification letter from employer, direct deposit notification(s), tax return or notice of assessment, or allowance verification letter (and type of allowance).
 - ii. Inspection Report that outlines the deficiencies or health and safety issue in need of repair.
 - iii. Quote that includes description of the repair work to be completed, cost breakdown of materials and labour and anticipated project timelines.
 - iv. Choosing the contractor is the responsibility and sole choice of the Applicant.
 - v. Where the Applicant is unable to find, or chooses to request assistance, the MBQ Housing Department will assist, and Band Property maintenance may conduct the work or enter into a contract with a third party for the project.
- c. The MBQ Housing Department will process applications in the order of acceptance. The application must be complete and must have all the necessary paperwork attached. Incomplete applications will not be processed. It is the responsibility of the Applicant(s) to ensure the application is complete.
- d. All applications will be processed according to funding availability. Applications submitted that exceed the annual program budget will be processed, as outlined above, and submitted to Tyendinaga Mohawk Council for approval on a case-by-case basis.
- e. The complete application package will be reviewed by the Program Manager and remitted to the Director of Housing with a recommendation to approve or decline the application.

- f. The Program Manager will inform the Applicant(s) if their application has been approved and will proceed with setting up the promissory note and incentive payment.

7.0

CONDITIONS

- a. Following application approval, the Applicant(s) must provide the MBQ Housing Department with a fully detailed repair/remediation plan, within X# calendar days of receiving approval.
- b. Applicants are responsible to arrange all health and safety inspections and applicable housing inspections at each stage of the project as outlined in APPENDIX C. The Applicant shall submit the inspection reports to the MBQ Housing Department. The post-project inspection must be submitted for the incentive to be applied.

8.0

LIABILITY

- a. The Mohawks of the Bay of Quinte will not be liable for work completed by a contractor that has been hired by the Applicant(s).
- b. Where the work was conducted by MBQ Band Property Maintenance, a twelve-month warranty will be granted for the project specific work. Any deficiencies will be granted a twelve-month warranty from the completion date of the corrective work.

9.0

INDEMNIFICATION

- a. The Applicant must indemnify and at all times keep Mohawks of the Bay of Quinte fully indemnified against all and any claims, losses, liabilities and expenses which Mohawks of the Bay of Quinte may suffer or incur directly arising out of or related in any way to the quality of the emergency repair work completed, except to the extent that the loss, liability or expense was incurred as a result of the negligence of the Mohawks of the Bay of Quinte.

10.0

APPEALS


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

- a. An Applicant is encouraged to request a meeting with the Program Manager to discuss any decision relating to their application. The Director may be invited to the meeting to review the grounds for the decision.
- b. If the Applicant's issue is not resolved after meeting with the Program Manager and the Director, the Applicant is encouraged to request a meeting with the MBQ Chief Administrative Officer (CAO) and representatives of the program department.
- c. If the Applicants' issue remains unresolved following the meeting with CAO, they may choose to submit a Notice of Appeal to the Appeal Board.
- d. The Appeal Board shall consist of the 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 and Band Property Program Manager's 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.

11.0

AMENDMENTS

- a. The Mohawks of the Bay of Quinte Housing Department 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.

		MOHAWKS OF THE BAY OF QUINTE EMERGENCY HOME REPAIR INCENTIVE APPLICATION FORM	
<input type="checkbox"/> LOAN AND INCENTIVE <input type="checkbox"/> INCENTIVE ONLY <input type="checkbox"/> LOAN ONLY			
Client Name (Last Name, First Name)		MBQ Registered Member: <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, status <u>number</u> : _____ CP Holder/Property Owner: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Service Address: (911 Civic Address) _____ _____		Contact Numbers: Please circle primary number H: _____ C: _____	
Mailing Address, if different from above:		Email Address:	
TOTAL FAMILY INCOME (Attach a complete Monthly Income Statement)			
Source of Income	GROSS MONTHLY INCOME (Before Deductions)		
	Applicant	Spouse	Other Family Member
Employment (From all Employers)			
Pension Income			
Social Assistance			
Ontario Disability Support Program			
Old Age Security			
Other (specify)			
PROMISSORY NOTE PAYMENT INFORMATION			
Amount requested for Promissory Note: \$ _____ Payment Options are: Pre-authorized Payment only, which will be set up upon establishing promissory note.			
DESCRIPTION OF PROPOSED REPAIR (Attach separate sheet, if necessary)			
DECLARATION			
I give my consent and authorization to the Mohawks of the Bay of Quinte: 1. To make any inquiries that it deems necessary to verify the information given in this Form and I authorize any person, corporation or any health agency having knowledge of any such required information to release the information to the Mohawks of the Bay of Quinte. 2. I agree to provide any supporting material the Mohawks of the Bay of Quinte may require. 3. I solemnly swear that the information provided is a true statement and I understand that any false information will void my application.			
Applicant's Signature: _____			
OFFICE USE ONLY			
Did Applicant submit inspection report outlining health and safety issues: <input type="checkbox"/> Yes <input type="checkbox"/> No			
DECISION			
Recommend proposed repair for CAO approval: <input type="checkbox"/> Yes <input type="checkbox"/> No _____ (Director of Housing Initials)			
Chief Administrative Officer decision: <input type="checkbox"/> Approved <input type="checkbox"/> Declined			
Signature Chief Administrative <u>Officer</u> : _____			
If approved: Cheque Payable to: _____		Amount: _____	Cheque #: _____

LOW INCOME DETERMINATION

The calculation to determine the low-income levels:

Single Person:

Minimum wage (\$16.65) x 40 hours per week x 52 weeks = \$34,632 per year or less

Family Income:

Minimum wage (\$16.65) x 40 hours per week x 52 weeks = \$34,632

PLUS

Minimum wage (\$16.65) x 20 hours per week x 52 weeks = \$17,316

GRAND TOTAL for FAMILY INCOME = \$51,948 per year or less

Moderate Income: Based on double income.

2 x (Minimum wage (\$16.65) x 40 hours per week x 52 weeks) = \$69,264

The low-income levels change each time minimum wage changes

As of April 1, 2023 (Federal Minimum Wage Rate)

INSPECTION GUIDE

In addition to a health and safety inspection, Applicant must comply with the housing inspection process where applicable to the Applicant's project.

The Applicant is responsible for every stage of the Housing Inspection Process that pertains to the remediation work being carried out through the Emergency Home Repair Incentive program.

MBQ funds (emergency repair incentive) will be withheld until MBQ Housing Department receives the Inspection Officer's Report at each applicable stage outlined below.

Housing Inspection Process:

HOUSING INSPECTIONS REQUIRED:		
1	Plans Review	Ensure details of proposed construction meet with code requirements.
Physical on-site inspections:		
2	Site	Ensure property is suitable for building (not prone to flooding, etc). House should be staked out with proper setbacks according to policy.
3	Footing	<u>BEFORE CONCRETE:</u> To ensure footings are suitably sized and constructed to support loads.
4	Foundation	<u>PRIOR BACK FILL:</u> Checking for damp-proofing, drainage tile, and drainage layer etc.
5	Framing	Checking and verifying spans, spacing, sizes, load distribution, supports and framing details etc.
6	Insulation	Checking proper installation, consistency, levels, air sealing of all penetrations and vapour barrier installation, sealing etc.
7	Final	Verifying finished house is built according to plans and that all safety Requirements are met (handrails, guards, covers, smoke detectors etc.)

If the Inspection Officer's report identifies any deficiencies, the contractor and the Applicant will be notified immediately. The Applicant(s) must present a plan to address all deficiencies or concerns identified by the Inspection Officer and this plan must be implemented prior to the release of any MBQ funds.