



NEW AIYANSH VILLAGE GOVERNMENT

NEW HOUSING

APPLICATION KITS



**NEW AIYANSH VILLAGE GOVERNMENT
NEW HOUSING APPLICATION KIT & CHECKLIST**

- LETTER OF APPLICATION TO NEW AIYANSH VILLAGE GOVERNMENT
- NEW HOUSING APPLICATION KIT
- COMPLETED NEW HOUSING GRANT APPLICATION
- COMPLETED HOUSING NEED POINT SCORE
- HAVE READ & FULLY UNDERSTAND THE HOUSING CRITERIA
- SELECTION OF LOT
- APPLICATION FOR LAND ENTITLEMENT
- APPROVAL OF LAND ENTITLEMENT CERTIFICATE
- SELECTION OF HOUSE PLANS
- HIRE GENERAL CONTRACTOR & TRADES PEOPLE
- COMPLETION OF HOUSING COST SUMMARY
- COMPLETION OF FUNDING SOURCES
- APPLICATION FOR BANK MORTGAGE
- APPLICATION FOR INTERNAL MORTGAGE
- MORTGAGE APPROVAL
- HIRE AN APPRAISER
- COMPLETE LEGAL DOCUMENTS FOR BANK MORTGAGE
- COMPLETE NOTARY PUBLIC REQUIREMENTS FOR MORTGAGE & LAND
- HIRE BUILDING INSPECTOR
- PURCHASE CONSTRUCTION INSURANCE
- SECURE BUILDING PERMITS

UPON COMPLETION OF THE UNIT:

- SIGN OFF HOUSING SUBSIDY VERIFICATION
- HAVE INSPECTOR COMPLETE OCCUPANCY PERMIT
- PURCHASE HOME INSURANCE
- PROVIDE COPY OF INSURANCE TO BANK & NAVG

NEW AIYANSH VILLAGE GOVERNMENT

HOUSING PROGRAM

NEW HOME CONSTRUCTION & GRANT APPLICATION

DATE: _____

NAME: _____

ADDRESS: _____

TELEPHONE: _____

MEMBERSHIP #: _____ CITIZENSHIP #: _____

MARITAL STATUS: _____

UNIT SIZE: _____ # CHILDREN: _____

EMPLOYER NAME: _____

SOURCE OF INCOME: _____

1. WHAT IS YOUR HOUSING NEED POINT SCORE? _____

2. ARE YOU CURRENTLY A RESIDENT OF NEW AIYANSH? YES ___ NO ___

3. HAVE YOU MADE THE \$2,000.00 DOWN PAYMENT YES ___ NO ___
IF NO, PLEASE EXPLAIN _____

4. HAVE YOU IDENTIFIED A BUILDING LOT? YES ___ NO ___

5. DO YOU UNDERSTAND THE POLICY & PROCEDURES? YES ___ NO ___
IF NO, PLEASE EXPLAIN _____

6. HAVE YOU PREVIOUSLY RECEIVED A HOUSING SUBSIDY? YES ___ NO ___
IF YES, WHAT YEAR? _____ AMOUNT OF SUBSIDY: _____

APPLICANT SIGNATURE: _____

SPOUSE SIGNATURE: _____

NEW AIYANSH VILLAGE GOVERNMENT HOUSING NEED POINT SCORE

NAME OF APPLICANT: _____
 INTERVIEWER: _____
 DATE: _____

1. IS THE APPLICANT A NISGA'A CITIZEN? YES _____ NO _____
 (ANSWER MUST BE YES TO QUALIFY)
2. IS THE APPLICANT 19 YEARS OF AGE? YES _____ NO _____
 (ANSWER MUST BE YES TO QUALIFY)
3. DOES THE APPLICANT QUALIFY FOR A GUARANTEE UNDER THE NISGA'A
 TEMPORARY HOUSING SECURITY ACT? YES _____ NO _____
 (ANSWER MUST BE NO TO QUALIFY)

TYPE OF APPLICATION:

- HOUSING RENOVATION GRANT
- RENTAL APPLICATION
- NEW HOUSING APPLICATION

AMOUNT OF GRANT: _____
 UNIT SIZE: _____

CURRENT LIVING LOCATION:

- NEW AIYANSH
- GITWINKSIHLKW
- LAXGALTS'AP
- GINGOLX
- OTHER

PREFERRED LIVING LOCATION

NEW AIYANSH _____
 GITWINKSIHLKW _____
 LAXGALTS'AP _____
 GINGOLX _____
 OTHER _____

CURRENT LIVING CONDITIONS: COMPLETE EITHER SECTION A OR B

- A. UNDER NOTICE FROM PRESENT ACCOMMODATION – NOTICE TO END
 RESIDENTIAL TENANCY (OTHER THAN CAUSE)
 EFFECTIVE DATE: _____ (20) _____
- B. PRESENT ACCOMMODATION UNSATISFACTORY
- | | | |
|--|------|-------|
| TEMPORARY HOUSING, TRAILOR, TRANSITION, MOTEL | (13) | _____ |
| LIVING WITH FAMILY/FRIENDS | (8) | _____ |
| OVERCROWDED/LACK OF PRIVACY – SHORT 1 BEDROOM | (2) | _____ |
| -SHORT 2 BEDROOMS | (4) | _____ |
| -SHORT 3 BEDROOMS | (6) | _____ |
| INADEQUATE/SHARE BATHROOM FACILITIES | (2) | _____ |
| INADEQUATE/SHARE KITCHEN FACILITIES | (2) | _____ |
| LACK OF RECREATION SPACE FOR CHILDREN UNDER 16 | (2) | _____ |
| HEALTH AFFECTED-MEDICAL LETTER | (5) | _____ |
| TOTAL POINTS SECTION B | | _____ |

HOUSING NEED POINT SCORE

INCOME INFORMATION:

COMPLETE SECTION C FOR RENT APPLICATION OR SECTION D FOR GRANT APPLICATION

C.	TOTAL GROSS MONTHLY HOUSEHOLD INCOME	\$ _____	
	TOTAL GROSS ANNUAL HOUSEHOLD INCOME	\$ _____	
	ANNUAL INCOME		
	\$0 - \$10,000.00	(25)	_____
	\$10,001 - \$20,000	(20)	_____
	\$20,001 - \$30,000	(15)	_____
	\$30,001 - \$40,000	(10)	_____
	\$40,001 - \$50,000	(5)	_____
	OVER \$50,000	(0)	_____

	CURRENT MONTHLY RENT INCLUDING HEAT	\$ _____	
	CURRENT RENT/MONTHLY INCOME PERCENTAGE _____		
	RENT/INCOME		
	OVER 40%	(10)	_____
	30 - 40%	(5)	_____
	UNDER 30%	(0)	_____

TOTAL POINTS SECTION C _____

D.	APPLICANT HAS APPLIED FOR & RECEIVED FUNDING APPROVAL FROM A FINANCIAL INSTITUTION.	(5)	_____
	APPLICANT HAS THE NECESSARY DOWN PAYMENT	(5)	_____
	APPLICANT HAS APPLIED FOR AND BEEN DENIED FUNDING FROM A FINANCIAL INSTITUTION	(15)	_____
	APPLICANT HAS NOT RECEIVED A HOUSING GRANT IN THE PREVIOUS FIVE YEARS	(10)	_____

TOTAL POINTS SECTION D _____

E.	ASSETS		
	\$10,000 VALUE	(5)	_____
	\$10,000 - \$25,000.00 VALUE	(3)	_____

TOTAL POINTS SECTION E _____

F.	DISCRETIONARY	(5)	_____
	ADDITIONAL POINTS FOR PARTICULAR ADVERSE HOUSEHOLD CONDITIONS OR APPLICATION MERIT. (PROVIDE RATIONALE UNDER COMMENTS BELOW)		

TOTAL POINTS SECTION F _____

COMMENTS:	TOTAL SCORE	
_____	_____	_____
_____	_____	_____
_____	_____	_____

NEW AIYANSH VILLAGE GOVERNMENT

ELIGIBLE NEW HOUSING CRITERIA

THE FOLLOWING NEW HOUSING CRITERIA SHALL BE USED AS A GUIDE FOR THE NEW HOUSING GRANT PROGRAM.

AS THE NEW HOUSING SUBSIDY WILL NOT COVER THE COSTS TO BUILD YOUR HOME, YOU WILL BE REQUIRED TO IDENTIFY OTHER FUNDING SOURCES, APPLY FOR A LOT, HIRE A CONTRACTOR, HIRE AN INSPECTOR, SECURE BUILDING PERMITS AND SECURE LAND ENTITLEMENT CERTIFICATE BEFORE CONSTRUCTION OF YOUR HOUSE CAN PROCEED.

HOUSE PLANS & COST ESTIMATE:

THE APPLICANT IS RESPONSIBLE FOR GETTING DETAILED HOUSE PLANS AND A COST ESTIMATE AT YOUR EXPENSE. THESE COSTS CAN BE INCORPORATED IN YOUR OVER-ALL PROJECT COSTS. IT IS RECOMMENDED THAT YOU WORK WITH A REPUTABLE GENERAL CONTRACTOR, A PREFABRICATED HOME MANUFACTURER OR A BUILDING MATERIAL COMPANY TO OBTAIN THE PLANS AND A SIGNED CONTRACT FOR CONSTRUCTION OF THE HOME TO OCCUPANCY STAGE AS DEFINED BY THE NEW AIYANSH VILLAGE GOVERNMENT BUILDING REGULATION ACT. THE PLANS AND CONSTRUCTION WORK THAT IS TO BE CARRIED OUT MUST MEET THE CURRENT PROVINCE OF BRITISH COLUMBIA BUILDING CODES.

MORTGAGE OR BANK FINANCING:

THROUGH NISGA'A LISIMS GOVERNMENT, THE APPLICANT MAY APPLY FOR A ROYAL BANK MORTGAGE. YOU MUST QUALIFY FOR THE MORTGAGE BY SUPPLYING THE BANK WITH DOCUMENTATION TO PROVE YOUR INCOME. THIS WILL INCLUDE EARNED INCOME, PENSION INCOME, INCOME FROM SELF-EMPLOYMENT, INVESTMENT INCOME, RENTAL INCOME, ALIMONY OR CHILD SUPPORT, OR ANY OTHER INCOME YOU MAY HAVE. THE BANK WILL VERIFY YOUR CREDIT HISTORY. TO APPLY FOR A BANK MORTGAGE CONTACT THE ROYAL BANK OF CANADA, TERRACE BRANCH, TO MAKE AN APPOINTMENT WITH A LOANS OFFICER. ONCE YOUR MORTGAGE APPLICATION IS APPROVED, CONTACT WILL BE MADE TO NISGA'A LISIMS GOVERNMENT FOR A LOAN GUARANTEE.

APPRAISER:

UPON APPROVAL OF YOUR ROYAL BANK MORTGAGE, THE BANK WILL ORDER AN APPRAISAL TO BE DONE BY APPRAISALS NORTHWEST. THE APPLICANT WILL BE RESPONSIBLE FOR PAYING FOR THE APPRAISAL FEE. THE BANK WILL REQUIRE 4 APPRAISALS, ONE TO REVIEW THE BUILDING PLANS AND SITE, ONE AFTER THE FOUNDATION IS COMPLETE, ONE AT LOCK UP STAGE AND ONE AT THE COMPLETION STAGE. THE COST FOR THE APPRAISALS WILL BE APPROXIMATELY \$1500.00. YOU MUST INCORPORATE THESE COSTS IN YOUR OVER-ALL CONSTRUCTION PROJECT.

LEGAL FEES:

YOU WILL REQUIRE A LAWYER TO PREPARE THE LEGAL DOCUMENTS FOR THE BANK MORTGAGE. THE APPLICANT WILL BE RESPONSIBLE FOR PAYING THIS COST WHICH WILL BE APPROXIMATELY \$350.00. THE LAWYER ACTING ON BEHALF OF THE NISGA'A NATION IS KARL STEPHAN, RATCLIFF & COMPANY. YOU MAY REACH HIM AT 604-988-1452.

NOTARY PUBLIC:

THE BANK MORTGAGE AND TRANSFER OF NISGA'A VILLAGE OR NATION ENTITLEMENT MUST BE EXECUTED BY THE APPLICANT IN THE PRESENCE OF AND WITNESSED BY AN OFFICER CERTIFIED TO TAKE OATHS. THE COST OF THIS SERVICE IS APPROXIMATELY \$200.00 WHICH THE APPLICANT IS RESPONSIBLE FOR PAYING. THIS COST SHOULD BE INCLUDED IN YOUR OVER-ALL PROJECT COSTS.

BUILDING INSPECTOR:

THE APPLICANT MUST GIVE A BUILDING INSPECTOR 48 HOURS WRITTEN NOTICE BEFORE WORK COMMENCES AT A CONSTRUCTION SITE. THE BUILDING INSPECTOR WILL ISSUE A BUILDING PERMIT AND THERE WILL BE A CHARGE FOR THE PERMIT. NEW AIYANSH VILLAGE GOVERNMENT WILL BE RESPONSIBLE TO PAY FOR THE INSPECTION COST AND THE COST OF INSPECTIONS FOR EACH STAGE OF THE CONSTRUCTION.

HOME INSURANCE:

THE HOME OWNER MUST PURCHASE A HOME INSURANCE POLICY AND SUPPLY THE BANK WITH A COPY OF THE INSURANCE DOCUMENTS.

SERVICES:

THE HOMEOWNER WILL BE RESPONSIBLE FOR PAYING THE COST OF HOOK UP OF THEIR SERVICES WHICH INCLUDE WATER, SEWER, HYDRO AND TELEPHONE. THIS COST SHOULD BE INCLUDED IN YOUR OVER-ALL PROJECT COSTS.

INTERNAL MORTGAGE PROGRAM:

NEW AIYANSH VILLAGE GOVERNMENT WILL APPROVE UP TO 2 INTERNAL MORTGAGES PER YEAR FOR THOSE APPLICANTS WHO ARE UNABLE TO SECURE A MORTGAGE THROUGH A FINANCIAL INSTITUTION.

YOU MUST PROVIDE WRITTEN DOCUMENTATION FROM A FINANCIAL INSTITUTION STATING YOU ARE UNABLE TO SECURE A MORTGAGE BEFORE YOU CAN BE CONSIDERED FOR AN INTERNAL MORTGAGE FROM NEW AIYANSH VILLAGE GOVERNMENT.

APPLICATION FOR AN INTERNAL MORTGAGE CAN BE DONE WITH THE NEW AIYANSH HOUSING OFFICER.

THROUGH THE INTERNAL MORTGAGE PROGRAM THE APPLICANT IS STILL RESPONSIBLE FOR THE HOUSE PLANS & COST ESTIMATE, LEGAL FEES FOR LAND ENTITLEMENT, NOTARY PUBLIC, BUILDING INSPECTOR, HOME INSURANCE AND SERVICES.

NEW HOUSING INSPECTION CRITERIA:

AS PER THE NEW AIYANSH BUILDING REGULATION ACT, THE FOLLOWING INSPECTIONS WILL BE REQUIRED THROUGHOUT THE STAGES OF CONSTRUCTION:

- EXCAVATION FORMS
- FOUNDATION
- STRUCTURAL COMPONENTS
- INSULATION
- DRYWALL
- WATER & SEWER
- PRE-OCCUPANCY

NEW HOUSING COST SUMMARY

NEW HOUSING PROJECT	COST		CONTRACT - AGENCY NAMES
ON-SITE SERVICING			
CONSTRUCTION INSURANCE			
UTILITES DURING CONSTRUCTION			
HOUSE PLANS			
APPRAISAL FEES			
LEGAL FEES			
NOTARY PUBLIC FEES			
BUILDING CONSTRUCTION COSTS			
APPLIANCES			
HOME INSURANCE			
OTHER			
SUB- TOTAL			
INTEREST DURING CONSTRUCTION			
INSPECTION COSTS			
TOTAL PROJECT COSTS			
LESS - HOUSING SUBSIDY			
LESS - INSPECTION COSTS			
LESS - HOMEOWNER CONTRIBUTION	2,000.00		
BALANCE - MORTGAGE REQUIRED			

NEW AIYANSH VILLAGE GOVERNMENT

NEW HOUSING SUBSIDY PROGRAM

SOURCES OF FUNDING

OWNER DOWN PAYMENT	\$ 2,000.00
HOUSING SUBSIDY	\$
INSPECTION COSTS	\$
ADDITIONAL OWNER EQUITY	\$
BANK MORTGAGE	\$
INTERNAL MORTGAGE	\$
OTHER SOURCES	\$
TOTAL SOURCES FUNDING	\$

NEW AIYANSH VILLAGE GOVERNMENT
HOMEOWNER COMPLETION VERIFICATION FORM

NEW HOUSING PROGRAM: _____
AMOUNT APPROVED: _____
HOMEOWNER CONTRIBUTION: _____
OTHER FUNDING SOURCES: _____
CONTRACTOR: _____
INSPECTOR: _____
DATE OF COMPLETION: _____

BY OUR SIGNATURES BELOW WE HEREBY CONFIRM THAT WE HAVE RECEIVED A HOUSING SUBSIDY IN THE AMOUNT OF \$31,249.00 THROUGH THE NEW AIYANSH HOUSING PROGRAM;

AND THAT BASED ON THE FOLLOWING; CHECK ONE BOX

- NEW HOUSING SUBSIDY PROGRAM – ONE TIME ONLY
- MINOR RENOVATION PROGRAM – ONE TIME EMERGENCY FUNDS ONLY
- MAJOR RENOVATION PROGRAM – ONE TIME BASIS ONLY
- MOLD REMEDIATION – ONE TIME ONLY
- ELDERS RENOVATION – ONE TIME ONLY

WE ACKNOWLEDGE THAT WE SHALL BE RESPONSIBLE FOR THE MAINTENANCE AND UPKEEP OF OUR HOUSING UNIT.

HOMEOWNER

SPOUSE

NAVG – HOUSING OFFICER

DATE