



Gitlaxt'aamiks Village Government Housing Policy

Reformatted Dec, 2025

Revised Oct 14 2021

Vision Statement

In spirit of Sayt Kilm Goot, the Gitlaxt'aamiks Housing Program shall reflect the values of our Ayuukhl by promoting **independence, self-reliance, sweat equity and equal opportunity** for sustainable, quality and affordable housing for eligible citizens who wish to reside in Gitlaxt'aamiks.

Introduction

The purpose of the Gitlaxt'aamiks Housing Program is to provide opportunities for families and individuals to have access to safe, affordable and appropriate housing that meets health, safety and construction standards, and the GVG housing policy program.

Accountability

The policy encourages homeowners to protect and maintain their own homes as an asset and a personal investment which will ensure that housing will be available for future generations.

Benefactors

We have a young fast growing population who require housing, therefore, we must continually address this need to minimize the impact on their quality of life.

Consistency

The housing policy will provide direction to ensure the provision of the Housing Program & Services in a concise and clear manner.

1.0 Legal Framework

A) Constitution of the Nisga'a Nation

Section 24 of the Constitution provides for Nisga'a Government to attempt to ensure that all Nisga'a citizens have access to adequate, safe and affordable housing.

B) Fiscal Financing Agreement (FFA)

Under the Fiscal Financing Agreement, the Nisga'a Nation has agreed to provide a program for the construction and rehabilitation of residential housing for Nisga'a citizens on Nisga'a lands.

The Nisga'a Nation must ensure that the Nisga'a Housing Program meets certain requirements, as laid out in the Nisga'a Programs & Services Delivery Act:

- Establishment of a public statement of eligibility criteria.
- Equality of access for all eligible Nisga'a citizens.
- Provide an impartial process of appeal of administrative decisions under the program.

Schedule "B" to the FFA also contains provisions for reporting requirements and sharing of information pertaining to performance and evaluation of housing programs.

C) Nisga'a Financial Administration Act

The Nisga'a Financial Administration Act requires the transfer of housing funds from Canada to each of the Villages based on percentages established under the Regulations to the Act. The Act further requires that these housing appropriations may only be spent under a residential housing program of the Nisga'a Nation established under the Nisga'a Programs & Services Delivery Act.

D) Nisga'a Programs & Services Delivery Act

Under the Nisga'a Programs & Services Delivery Act, the Nisga'a Lisims Government Executive is responsible for the oversight, management, and control of all matters relating to programs & services of the Nisga'a Nation. This includes the Nisga'a Housing Program.

Part 8 of the Act specifically requires the establishment of the Nisga'a Housing Program with the intention that the program will meet the Nisga'a Nation's obligations regarding housing under the FFA.

E) Residential Housing Program Regulations

The Residential Housing Program Regulations identify the process under which all Nisga'a Villages administer the Nisga'a Housing Program. The regulations include the following:

- Eligibility Criteria
- Residential Housing Applications
- Right of Review
- Housing Inventory & Maintenance
- Housing Reports
- Housing Budgets
- Monthly & Annual Financial Statements
- Permitted Housing Expenditures
- Housing Construction Contracts
- Housing Administration Delivery Agreements

- Applicable Standards
- Property & Liability Standards
- Director of Finance Authorities
- Service Provider Responsibilities

F) New Aiyansh Village Government Building Regulation Act

On January 4, 2001, Gitlaxt'aamiks Village Government enacted the Building Regulation Act for the community of New Aiyansh. This Act regulates the process for any type of design, construction or rehabilitation of any buildings, including housing for Gitlaxt'aamiks.

This Act includes the following:

- Application, Codes & Exemptions
- Duties & Responsibilities of Owners
- Building Inspector
- Application & Permits
- Other Requirements - Site Works
- General Requirements - Notice, Right of Review, Penalties, etc.
- Building Permit Forms

G) Nisga'a Nation or Nisga'a Village Entitlement Act

Since the passing of the Nisga'a Land Transition Act, there are 3 options available to Nisga'a citizens for land ownership: Village Land Entitlement, Nisga'a Nation Land Entitlement or Fee Simple.

Effective April 1, 2022, any homeowners applying for housing renovations or new housing must have a Nisga'a Nation Entitlement or must apply to change their Village Entitlement to Nisga'a Nation Entitlement.

For new housing, application must be made to Gitlaxt'aamiks Village Government for a designated lot. You must identify your application as a Nisga'a Nation Entitlement.

2.0 Gitlaxt'aamiks Housing Policy

The purpose of the Housing Policy is to provide Village Government and Administration with the operational guidelines for the day-to-day procedures of delivering & administering the Housing Program and related services. It will also include the financial guidelines, reporting requirements, and housing application kits that will identify the process for applying for such services.

2.1 Objectives

Housing is an essential service as it affects the health and well being of all members, therefore, the primary objectives of our housing policy include:

- To respond to the demand & meet the need for adequate housing.
- Prioritize & allocate housing in an equitable manner.
- Protect & enhance the community's investment in new housing.
- Protect & extend the life of our existing housing stock.
- Promote individual pride & responsibility for your own home.

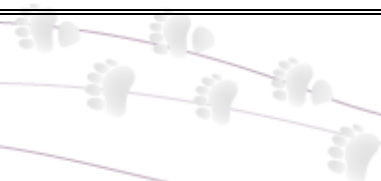
2.2 Policy Administration & Enforcement

The Gitlaxt'aamiks Housing Officer will be responsible for the day-to-day operations of all housing programs & services. The Gitlaxt'aamiks Housing Committee is responsible for the policy development of all housing programs.

3.0 Roles & Responsibilities

Role	Key Responsibilities
Community Members	To contribute their views on existing and future housing programs & services and to contribute to the development of housing policies & procedures for the community.
Homeowners	To instill pride & ownership of their own housing units by keeping the unit well maintained for the benefit of their own families.
Housing Committee	* Review & recommend applications for housing programs in conjunction with the CAO and Housing Officer. * Advise of changes in policy as recommended by the CAO, Housing Officer, membership and or Council. * Report to Gitlaxt'aamiks Village Government on a monthly basis. * Assist in the preparation of the Annual Housing Plan.

Role	Key Responsibilities
Housing Officer	* Recommend changes in policy as needed. * Review annual housing goals & priorities; prepare annual housing budget according to housing plan. * Assist the CAO in the preparation of the Annual Housing Expenditure Plan. * Maintain an up-to-date list of housing applicants. * Monitor effectiveness of housing policies and programs; provide monthly reports. * Implement quarterly housing preventative maintenance workshops.
Village Government	* Review and approve the Annual Housing Expenditure Plan. * Approve recommendations submitted by the Housing Committee. * Ensure decisions comply with the Housing Policy.



Role	Key Responsibilities
	* Approve policies and procedures for all housing programs. * The final decision for all housing programs & services is the responsibility of Village Government.
CAO	To oversee the operations of the Housing Program in conjunction with the Housing Officer by ensuring the financial controls are in place for all housing initiatives.

4.0 Appeal Committee

The primary function of the Appeal Committee is to hear appeals by applicants regarding housing decisions; to verify if decisions are in accordance with the approved policy, and then make the final decision in regard to the appeal.

The Appeal Committee will consist of the applicant, community member at large, Chair of the Housing Committee, CAO, Housing Officer & the Chief Councillor.

4.1 Appeal Process

Any applicant may appeal housing decisions for violation of policy. The following process will apply:

- Submit a letter of appeal within ten (10) working days of when the decision was made.
- Forward the letter of appeal to the Housing Officer, who will notify the Gitlaxt'aamiks Housing Committee within seven (7) working days of receipt of the appeal.
- The Gitlaxt'aamiks Housing Committee will have seven (7) working days in which to reconsider its decision based on any new information provided.
- If after seven (7) working days, the Gitlaxt'aamiks Housing Committee has not amended the decision, then the appeal will be forwarded to the Appeal Committee.
- The Appeal Committee will review the information from both parties and may request verbal presentations.
- If verbal presentations are requested, a hearing will be set up by the Appeal Committee.
- Both parties must abide by the final decision of the Appeal Committee.

5.0 Construction Insurance

Homeowners are required to obtain construction insurance prior to construction of new housing. Such cost should be included in overall project costs. Homeowners who are approved for regular or major renovations are required to obtain and provide proof of construction insurance for duration of project.

6.0 Vacated & Abandoned Units

Homeowners who vacate or abandon their units are not eligible for renovations or services from the Housing Program.

Homeowners are encouraged to inform the Housing Officer of any lengthy absences from the unit, thereby permitting the Housing Officer access for the purpose of monitoring the unit for vandalism or other hazards.

Where any units are vacated or abandoned for **more than 90 days without notice**, Village Government will take necessary action to secure the home to prevent any flooding from frozen pipes and or damage to the unit. If this is required, the homeowner will be responsible for any related costs.

Gitlaxt'aamiks Village Government is completing the Vacated and Abandoned Homes Bylaw which shall come into effect once it is passed by Council.

6.1 Housing Arrears

In order to qualify for the one time new house subsidy or renovations, the homeowner must pay off all outstanding rental arrears, bank mortgages, internal mortgages and or outstanding housing payments prior to receiving such services.

6.2 Rental of Home

Homeowners who choose to rent out their homes do not qualify for the housing renovation program; as a landlord, the homeowner is required to follow the Provincial Landlord Tenancy Act.

In the event a private rental unit becomes a health & safety hazard to the current tenant, and the shelter/rent costs are derived from any of the Gitlaxt'aamiks programs or services such as social assistance, education or work programs, the rent funds shall be redirected to Gitlaxt'aamiks Housing Program to conduct required renovations on the unit.

7.0 Death of a Homeowner

Unless you have a "Will" and your land entitlement certificate identifies joint tenancy with another member of your family, you will not be able to leave your home and land entitlement to any family member. All your properties will be held "in estate" until your family files the necessary court documents under the Provincial Estate Act.

Any new housing units on a mortgage program, an internal mortgage program or through a financial institution are required to have term life insurance. This means, in the event of your death or your spouse, the mortgage will be paid off.

Examples of wills: Living Will (Video or Recorded), Written Will, Letter with Witnessed Signature.

8.0 Housing Programs

The Gitlaxt'aamiks Village Government offers the following housing programs to eligible units of Gitlaxt'aamiks:

Program Name	Maximum Grant/Allowable
New Housing Subsidy Program	\$47,000.00
Minor Renovations	\$ 5,000.00
Emergency Renovations	\$ 5,000.00
Regular Renovations	\$15,000.00
Major Renovation - Mold	\$32,000.00
Elders Renovations	\$15,000.00
Slurry Program	\$ 5,000.00
Electrical Upgrade	\$ 7,000.00
Roofing Program	\$ 6,000.00
Insurance (Per Unit)	\$ 1,000.00

8.1 New Housing Subsidy Program

This program is for new housing with a maximum grant of **\$47,000.00**. To ensure we are able to meet the needs of all new applicants, the program is available on a one time basis only.

The subsidy does not cover the entire cost of the construction of a new house; therefore, individuals are required to secure additional financing. You must have all financial resources confirmed before construction begins.

To ensure the completion of the house, there shall be a **6 month timeline** for construction of the unit. In the event the homeowner is unable to meet the timeline, the homeowner must submit a letter requesting an extension.

For internal mortgages, Gitlaxt'aamiks Village Government shall be named as joint tenant on the Land Entitlement Certificate until such time as the internal mortgage is paid off.

8.2 Renovation Programs

To qualify, you must be the owner of the home, currently living in the home and you must hold the Land Entitlement Certificate.

Each application will be reviewed on its own merits based upon an inspection of the unit by a certified inspector. Homeowners must provide **sweat equity** (i.e. homeowners and or family members contribute labour costs free of charge).

8.3 Minor Renovation Program

Primarily for minor renovations such as replacement of front/back porches, doors, paint, flooring. Maximum allowable is **\$5,000.00**.

8.4 Emergency Renovation Program

Primarily for emergencies such as hot water tanks, electrical, heating, plumbing and handicap ramps. Maximum allowable is **\$5,000.00**.

8.5 Regular Renovation Program

Available on a one time basis to a maximum allowable of **\$15,000.00**. Primarily for the exterior building envelope (foundations, framing, windows, siding, roofing) and can extend to interior finishes based on scope of work.

Your home must be ten (10) years or older to qualify.

8.6 Major Renovations and Mold Remediation Program

For units that require major renovations or mold remediation measures. The maximum allowable is **\$32,000.00**. This program is available on a one time basis only.

Homeowners are required to secure other funding sources to complete the unit as costs usually exceed the allowable. The home must be ten (10) years or older to qualify.

8.7 Elders Renovation Program

Identified to meet the needs of Gitlaxt'aamiks Elders with a maximum allowable of **\$15,000.00**. This program cannot be combined with another renovation program. If you have received regular or major renovations, you will not be eligible for the Elders Renovation Program for up to five years.

8.8 Home for Humanity

This initiative is Gitlaxt'aamiks Village Government's version of an affordable housing opportunity for families in need or on limited income.

- This project will be available on a needs basis and available funds.
- The maximum allowable for this initiative is a **\$47,000.00 subsidy**.
- The homeowner must sign an agreement to repay costs over and above the subsidy and provide the **\$2,000.00 down payment**.
- In the event of breach of repayment agreement, Section 9.0 will apply.

8.9 Slurry Program

For those units with crawl spaces that are not sealed to protect against moisture build up and to protect the asset from dry rot. Maximum allowable is **\$5,000.00**.

8.10 Concrete Slab on Grade

For units with unfinished concrete basements that require concrete slab on grade. This program will expire on **March 31, 2022**. Maximum allowable is **\$6,000.00**.

8.11 Electrical Upgrade

For the electrical upgrade of housing units from 100 AMP to 200 AMP based on inspection requirements. This program will expire on **March 31, 2022**. Maximum allowable is **\$7,000.00**.

8.12 Roof Replacement Program

Designed to replace deficient roofs based on inspection reports. Those units approved will be completed by Gitlaxt'aamiks Village Government. Maximum allowable is **\$12,000.00**.

8.13 House Insurance

Due to increase in climate change and large number of forest fires, the community of Gitlaxt'aamiks is located in a prime wildland fire zone with no secondary road access out of the valley. A pro-active approach is required to provide blanket house and property insurance.

A basic blanket fire insurance coverage for Gitlaxt'aamiks homeowners will be available to ensure replacement costs are identified in the event of a wildland forest fire, house fire, or other unforeseen hazards. **Personal content insurance shall be the responsibility of the homeowner.**

9.0 Internal Mortgage

Default payments for the internal mortgage program will begin immediately after one payment has been missed. Mortgage payments are due on the 1st working day of each month.

- A **first notice** will be sent out on the 10th working day of the first month payment was missed.
- If after 30 days no payment has been received, a **second notice** will be sent.
- After meeting with the Housing Officer, the homeowner will be given **15 days to pay the arrears in full**.
- If the homeowner fails to pay, the next step will include eviction and re-possession of the unit by Gitlaxt'aamiks Village Government.
- The internal mortgage program is a unique housing initiative designed by GVG to assist those families who are unable to secure a bank mortgage on their own; the success and continuation of this program is based on mortgages being paid in full and on time.

9.1 Default Bank Mortgage

In the event a homeowner defaults a bank mortgage guaranteed by GVG, they must meet with the CAO and Housing Officer immediately. The plan of action may include eviction, re-possession, or resale. If there is no compliance after the 90 days notice, GVG will re-possess the unit and put it up for sale.

10.0 Replacement Units

GVG may approve a replacement unit based on a detailed inspection report identifying the unit has been condemned. Abandoned or vacant units will not be considered. The unit must be occupied by the homeowner up to five years prior to the unit being condemned.

- The homeowner must agree to return the condemned unit back to Gitlaxt'aamiks Village Government.
- In the event of relocating to a new lot, the homeowner must return the existing Land Entitlement back to GVG and in return will grant a new Nisga'a Nation Land Entitlement.
- Maximum allowable is a **\$47,000.00 subsidy**.

10.1 Sale of Housing Unit

Every home in New Aiyansh has received a housing subsidy towards the construction of the home, therefore, there is a **15 year time limit of occupancy before the subsidy is forgiven**.

If the homeowner decides to sell the unit before the 15 year time limit, they are required to return the housing subsidy in full to Gitlaxt'aamiks Village Government or **deduct the subsidy from the sale of the unit**.

10.2 Short Term Housing Loans

GVG may approve short term loans to homeowners up to **\$7,500.00** for the purpose of electrical or plumbing requirements for new housing. A 2 year repayment agreement must be signed.

11.0 Eligibility

Any registered member of the Village of Gitlaxt'aamiks who is 19 years of age or older who have paid the required **\$2,000.00 down payment** is eligible to apply for New Housing.

11.1 Land Entitlement Grants

For purposes of securing a bank mortgage, GVG will provide a resolution advising of the commitment to grant a Nisga'a Nation Land Entitlement.

Nisga'a Nation Land Entitlements will no longer be granted until such time as the homeowner has an approved mortgage. Previously assigned land entitlements for those who have paid their deposit have until **March 31, 2022** to complete construction.

12.0 Capital Asset - Nurses Residence

The old Nurses Residence remains the property of Gitlaxt'aamiks Village Government. These funds will continue to be used at the discretion of GVG for new housing initiatives.

13.0 Housing Project Funds

Any monies not expended on the completion of any new housing or renovation project shall remain with the Gitlaxt'aamiks Village Government Housing Program. The program is "a one time funding" only.

14.0 Application Process

Applicants must forward a Letter of Intent to Gitlaxt'aamiks Village Government Housing Officer identifying the housing program you are applying for.

15.0 Housing Application Kits

Upon receiving your letter of application, a kit will be forwarded to you.

New Housing Application Includes:

- Subsidy Application Form
- Summary of Costs
- Building Permit Application
- Land Entitlement Application
- Construction Insurance Verification
- Eligible New Housing Criteria
- Inspection Forms
- Homeowner Completion Verification

Renovation Application Includes:

- Grant Application Form
 - Eligible Renovation Criteria
 - Renovation Cost Estimate
 - Renovation Final Costs
 - Inspection Authorization
 - Inspection Forms
 - Scope of Work
 - Homeowner Completion Verification
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16.0 Communications

The Housing Officer is required to confirm receipt of any housing letters from community members in writing, within **5 working days**.

17.0 Housing Project Approvals

Upon receiving your completed housing kit, it will be dated and reviewed by the Housing Officer and CAO then forwarded to the Housing Committee for review then to GVG for approval.

To ensure fair and equitable access, priority will be given to those who have "NOT" received housing funds in the past. Those families on limited or low income will be assessed on a case by case basis to ensure health & safety requirements are met.

18.0 Deadline for Housing Applications

The deadline for any housing applications shall be **December 31st** of each year.

19.0 Inspections

Inspection costs for all housing programs including new housing construction will remain the responsibility of Gitlaxt'aamiks Village Government.

20.0 Liabilities

Liabilities of the homeowner are described in the *New Aiyansh Village Government Building Regulation Act*.

21.0 Homeowner Responsibilities

Effective April 1, 2007, Gitlaxt'aamiks Village Government will no longer take on the duty of administering your housing needs on your behalf. Homeowners will be responsible for: Letter of Intent, Completion of Kits, Hiring Contractors, Building Permits, Land Entitlement Request, Securing Funding, and Insurance.

22.0 Amendments

Amendments to the Housing Policy may be made at the discretion of the Gitlaxt'aamiks Village Government.

23.0 Contact Information

You may contact the Housing Officer at **250-633-3100**.

24.0 Enclosures

1. Residential Housing Program Regulations
2. New Aiyansh Village Government Building Regulation Act
3. Nisga'a Village Land Entitlement Act
4. Five Year Housing Plan
5. New Aiyansh Housing Application Kits