



NEZAADIKAANG LAC DES MILLE LACS FIRST NATION

Community Meeting on Housing Policy January 8, 2018

The Housing Policy - Protecting People and Property

- ▶ The Nezaadiikaang/Lac des Mille Lacs First Nation housing policy has been developed to guide the delivery and management of a homeownership program for eligible members within Lac des Mille Lacs First Nation lands.
- ▶ The policy may be changed as the community evolves.
- ▶ Chief and Council shall be responsible and accountable for the overall enforcement of the policy.
- ▶ The Housing Committee, as delegated by Chief and Council, will be responsible for reviewing and revising policies, developing plans, administering the lot registry, maintaining the resident list, etc.
- ▶ Additional personnel will be hired to support the daily administration, planning and enforcement of policy and relevant by-laws and standards etc.

The Housing Policy

The policy has been developed to support Lac des Mille Lacs First Nation values and it's vision to honor the past, and existing and future generations while limiting the financial liability of it's membership.

The housing policy shall apply to:

- All band members and community members of Lac des Mille Lacs First Nation; and
- All residents residing on Lac des Mille Lacs First Nation reserve lands; and
- All lands on reserve; and
- All existing and future residential, vacant lots, properties, houses and dwellings on Lac des Mille Lacs First Nation.

Policy for Private Ownership on Lac des Mille Lacs First Nation Lands

- ▶ The policy details how private ownership will be made available to members, meeting eligibility requirements.
- ▶ Homeowners will be responsible for all financing, construction and ongoing operating costs associated with their home.
- ▶ In order to ensure that it's members have access to clean drinking water and a safe disposal system, Lac des Mille Lacs First Nation will provide for the cost of installation of septic and water for each approved building lot, the cost of driveway culverts and roadway construction leading to the property and, *may* cover the cost of providing hydro lines to the building lots' property line (hydro supply still under discussion).
- ▶ Lac des Mille Lacs First Nation will not provide any individual financial support to members acquiring private ownership on reserve.
- ▶ The policy is supported with bylaws that are enacted to protect the First Nation and it's members.
- ▶ The policy will be monitored, reviewed and amended when necessary.

Section D - Private Ownership Process and Owner Responsibilities during Construction:

1. Apply for lot allocation including a description of construction plans that comply with Lac des Mille Lacs zoning bylaws (prior to approval).
2. When approved, sign the Residential Lot Agreement and the Essential Service Waiver.
3. Homeowners will have up to 2 years to complete construction and can request an extension of two additional years (subject to approval).
4. Homeowners are responsible to enter into and manage the construction contracts and ensure all workers are covered by WSIB and have valid Builders Insurance.
5. All properties will be built to meet the applicable codes.
6. Homeowners are required to pay for and comply with all required inspections in accordance with applicable building codes.

Homeowner Responsibilities & Rights

- ▶ Homeowners are responsible:
 - To obtain and maintain insurance on the unit/property(liability, building, contents, etc.); and
 - For connection and disconnection of all services; and
 - To arrange and pay the cost of maintenance, repairs and upkeep associated with the unit and the lot; and
 - For the care and security of the property at all times (regardless of occupancy).
- ▶ Homeowners have the right to rent, sublet, lease, sell, transfer or will their interest in the property to eligible individual(s) or to the Lac des Mille Lacs First Nation.

Lac des Mille Lacs Responsibilities for Private Homeownership

- ▶ Implement and enforce the policy and relevant bylaws to protect both people and property.
- ▶ Approve lot assignments.
- ▶ Issue Certificate of Occupancy as required.
- ▶ For each property, retain confirmation of contractors' WSIB, inspections, etc.
- ▶ Maintain infrastructure that is the responsibility of the First Nation.
- ▶ Issue a Certificate of Possession when construction and all other requirements have been met.

Lac des Mille Lacs reserves the right to implement a fee for municipal services provided by the First Nation.

Next Steps

- ▶ The draft housing policy is available on the website. A review process commences today and will be completed by January 19, 2018. The policy will be approved in January 2018.
- ▶ All members will be notified of the timeframes and process that will be followed to apply for a lot assignment/lottery.
- ▶ Members interested in homeownership should consider and confirm their financing and building design; these are required as part of the lot application.
- ▶ In February the First Nation will provide a series of workshops for potential homeowners on financing, insurance, building designs, energy options, wills and estate planning etc.
- ▶ Lac des Mille Lacs will entertain applications for lot assignment commencing March 1-April 30, 2018 for the first lottery.
- ▶ Confirmation of Lot Assignment/Lottery is planned for June 2018.
- ▶ Members who have received a lot assignment will be issued a Certificate of Occupancy for the construction. Following completion of construction and confirmation that all requirements have been met, a Certificate of Possession will be provided to the homeowner.

Questions?