

Kitsumkalum 2018 AGM

**HOUSING & PROPERTY
DEVELOPMENT
Report**

Kitsumkalum AGM - November 23rd, 24th & 25th, 2018

Housing & Property Development REPORT

To the membership,

Kitsumkalum Housing

As of this day there are 116 total housing units and all are fully occupied within Kitsumkalum IR`s 1 & 2. From the 116 Kitsumkalum units a total of 39 are active CMHC (Canada Mortgage and Housing Corporation - First Nation Housing) Section 95. residential properties, plus 1 additional band owned rental unit within Kitsumkalum's IR #1 for a total of 40 administered units. This leaves 56 units that are owned outright, or are financed independently.

There remains a total of only 7 serviced lots available on Kwinitisa Avenue ready for construction. It is possible that Kitsumklaum could receive the approval to build a further 4 units on 3 lots within Kwinitisa Avenue commencing in 2019. Should this occur a total of 4 lots will remain vacant, however, it is identified that 2 of the 4 lots are been held by members who are seeking to independently finance construction.

To date Kitsumkalum has a housing waitlist of approximately 30 - 50 singles and/or families.

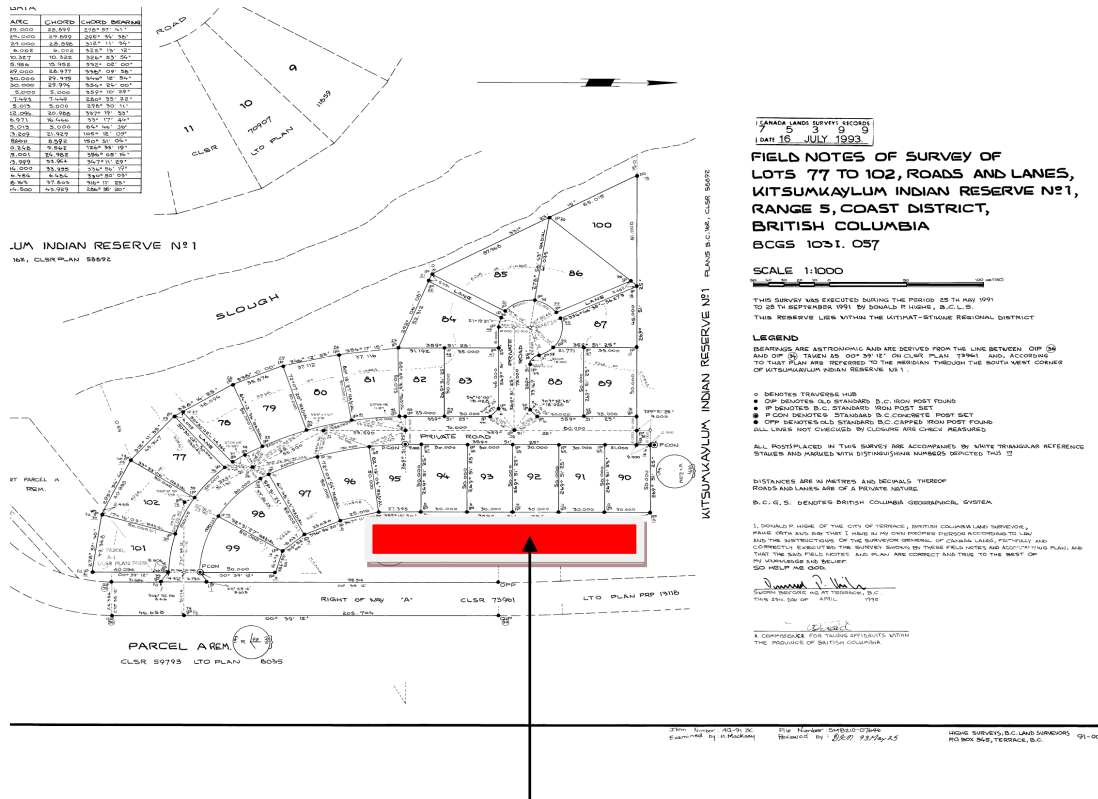
Proposed Housing Projects

Kitsumkalum Housing & Property Development is currently working to attain two (2) 2019 housing projects:

- * the first being to construct four (4) additional Section 95. units on Lots 149, 149 and 150 on Kwinitisa Avenue. Kitsumkalum Housing &

Housing & Property Development REPORT *Continued...*

- * the second is to construct a 10 unit elder's facility on the property adjacent to the W. Kalum Forestry Road.



Location of Proposed 10 Unit Elder's Facility

- * At this time the make-up of the proposed facility has not yet been determined. The facility may include a mixture of 5 x 1 bedroom and 5 x 2 bedroom units, or may be an inclusive 10 x 2 bedroom facility.

- * Housing & Property Development has recently circulated a revised "Need and Demand" survey that may assist in determining project approval.

Current Section 95. Status

The following provides a breakdown of those active CMHC Section 95. units, and where they are located within the community:

CMHC Acct. No	No. of Units	Project Locations
19-360-445/001	6	Gyiik Rd.
19-360-445/002	5	W. Kalum Rd.
19-360-445/003	18	Ecstall Ave.
19-360-445/004	4	Kwinitsa Ave.
19-360-445/005	6	Kwinitsa Ave.

Housing Arrears

Kitsumkalum Housing & Property Development is currently facing historical program arrears that continue to pose problems as some phases get closer to mortgage maturity.

In the case where a mortgage has matured and there remains an unpaid arrears balance, the primary occupant remains liable for all arrears as identified.

Prior to the actual maturity date the occupant will be required to endorse an **Arrears Repayment Agreement** if not already done so. Should the occupant REFUSE or NOT endorse an Arrears Repayment Agreement, the only course of action that Chief and Council are given is to endorse is an **EVICTION** notice.

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Kitsumkalum Housing Arrears by Project and/or Phase

The following breaks down program arrears as per existing active Section 95. projects and those unpaid arrears as applicable to those matured mortgages:

CMHC Project or Phase Number	Project Status	Project Location	Arrears Balance (\$)
Project 4	Matured	W. Kalum Rd.	1,554.00
Project 5	Matured	Gila Guaw Cres.	8,730.00
Project 7	Matured	Gyiik Rd.	17,433.00
19-360-445/001	Active	Gyiik Rd.	107,361.76
19-360-445/002	Active	W. Kalum Rd.	18,844.38
19-360-445/003	Active	Ecstall Ave.	130,110.30
19-360-445/004	Active	Kwinitsa Ave.	12,800.33
19-360-445/005	Active	Kwinitsa Ave.	3,140.00
TOTALS:		\$	299,973.77

At a Kitsumkalum Council meeting held on October 18, 2018 the Kitsumkalum Housing Committee brought forward much concern regarding the current extent of housing arrears.

The following is the directive as given to the Kitsumkalum Housing Committee by Kitsumkalum Chief and Council:

- * the approach to addressing Section 95. arrears is to be a stacked approach, of which is inclusive of the following:

A	<p>ARREARS REPAYMENT AGREEMENT</p> <p>Must have a current Arrears Repayment Agreement signed, dated and returned to the office of Housing & Property Development by the date as noted. Target Date: <u>DECEMBER 15, 2018</u></p>
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Housing & Property Development REPORT *Continued...*

B

2018/2019 ANNUAL RENTAL TENANCY AGREEMENT EXTENSION

Must have a current 2018/2019 Annual Rental Tenancy Agreement Extension signed, dated and returned to the office of Housing & Property Development by the date as noted.

Target Date: JANUARY 15, 2018

C

2019/2020 ANNUAL RENTAL TENANCY AGREEMENT EXTENSION

Must have a current 2018/2019 Annual Rental Tenancy Agreement Extension signed, dated and returned to the office of Housing & Property Development by the date as noted.

Target Date: JANUARY 15, 2018

D

PROOF OF INCOME

Must valid "Proof of Income" documentation (in-full) for the fiscal year April 2017 - March 31, 2018. Must be submitted to office of Housing & Property Development with all required documentation.

Target Date: DECEMBER 14, 2018

NOTE: Those Section 95. occupants who have been contacted and fail to submit "all" requirements as noted above, ie: A, B, C and D and within the identified timeframes will be subject to eviction and the amount of arrears will be registered with the BC Credit Bureau.

What does being registered with the Credit Bureau of BC mean;

1. **FIRST**, it means the total value of your housing debt (Kitsumkalum housing arrears) will be registered with Equifax and TransUnion of

Housing & Property Development REPORT *Continued...*

which will immediately have effect on your ability to secure current and future credit, and

2. **SECOND**, it means your debt will be transferred to the BC Credit Bureau where they will in turn collect the debt owed to the Kitsumkalum Indian Band.
3. Those Section 95. occupants who comply with the requirements as identified above, and pay full monthly rent plus an arrears component of not less that \$150, will for the moment be exempt from the BC Credit Bureau registration. Should payments start to be missed, eviction proceedings will commence AND registry with the BC Credit Bureau will occur.

SECTION 95. ARREARS

The following breaks down the program arrears to November 23, 2018 as per each CMHC Section 95. Phase or Project Number:

CMHC Project or Phase Number	Project Status	Project Location	Arrears Balance (\$)
Project 4	Matured	W. Kalum Rd.	1,554.00
Project 5	Matured	Gila Guaw Cres.	8,730.00
Project 7	Matured	Gyiik Rd.	17,433.00
19-360-445/001	Active	Gyiik Rd.	116,080.00
19-360-445/002	Active	W. Kalum Rd.	13,338.00
19-360-445/003	Active	Ecstall Ave.	117,910.00
19-360-445/004	Active	Kwinitsa Ave.	11,921.00
19-360-445/005	Active	Kwinitsa Ave.	2,517.00
Grand Total Arrears			\$ 289,483.00

Housing & Property Development REPORT *Continued...*

Despite the current level of housing arrears there will remain a number of housing options available to the Kitsumkalum membership, including:

* **Band Owned Rentals**

Available to all Kitsumkalum membership through an application process. All applications are presented to the Kitsumkalum Housing Committee when a unit/s becomes available.

* **Section 95. Housing**

Available to all Kitsumkalum membership through an application process. This process is undertaken when new units are constructed under the CMHC Section 95. program and are readied for occupancy.

* **Section 10. Housing**

Section 10. programming is an ISC (Indigenous Services Canada) housing program that is also available to all Kitsumkalum membership.

1. This program seeks to allow individuals the opportunity to apply for bank financing to build the unit of their choosing based on the approved value of their loan.
2. Under this program a housing subsidy if obtained could be considered a loan down payment.
3. This program will also require the applicant to seek Kitsumkalum Chief and Council support for the loan application.

CMHC Renovation Programs

Although Kitsumkalum was unsuccessful in obtaining any renovation support in 2018 it is expected that opportunities will be available for 2019, including:

1) RRAP (Residential Rehabilitation Assistance Program)

Available to members who have paid out their mortgages in full and are seeking financial support to complete renovation or repair to their unit. Applications must be accompanied by CP (Certificate of Possession) or a BCR (Band Council Resolution) confirming ownership.

Normally, communities who are deemed eligible for RRAP approvals are permitted 6 applications per community.

There remains rules and regulations to qualify for RRAP support, ie:

- maximum allowable "**household income**" for the applicant cannot exceed \$42,000, proof of income will be required with the application,
- applicant must not have received renovation support from CMHC within the last 10 years,

2. HASI (Home Adaption for Seniors Independence)

HASI is a program that allows up to \$10,000 for improvements to an elder's home to address such items as:

- handrails
- cabinet door pulls
- handicap toilets
- door levers
- walk-in showers
- ramps
- grab bars

3. ERP (Emergency Repair Programs)

The ERP (Emergency Repair Program) has a per application budget of up to \$10,000 this funding can be used to address various items of which may include:

- roof
- furnace

Another CMHC renovation program available for application include:

4. RRAP "D" or RRAP Disability

RRAP "D" is available to Kitsumkalum membership who have a disability or have disabled family member within their household and require renovation or modification to their home to improve accessibility.

Types of modification or renovation may include;

- * bath lifts
- * countertop adjustments, etc.
- * stairlift, etc.

Same qualifications apply, ie: maximum household income threshold, ie: \$42,000, plus proof of income documentation.

ISC RENOVATION PROGRAM

The ISC renovation program is available to band owned housing units only.

Maximum allowable renovation funding for those approved cannot exceed 1/2 of the bands housing subsidy or in Kitsumkalum's case roughly \$17,640.00 or where mould remediation is concerned up to \$35,280.00.

