

C/TFN Housing Policy

Passed by Executive Council on April 17, 2013

"The Carcross/Tagish First Nation is mandated to protect the environment, health, education and aboriginal rights of our people; to continue to preserve and protect our culture and traditions; to protect and develop our natural resources and strengthen our economy and the government of the Carcross/Tagish First Nation for our future generations."

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INTRODUCTION

Welcome to the policy manual for the Housing Department of the Government of the Carcross/Tagish First Nation.

The policies found in this manual guide the procedures and operations of the Housing Team and Housing staff. They help guide decision making processes, provide information, prevent financial liability, and help serve C/TFN citizens.

These policies were developed using C/TFN's Policy Development Process that was created in the fall of 2010. Consultation was undertaken with staff members, directors, the Housing Team, and community members in order to create the best policies for C/TFN. All policies are reviewed by the Housing Team and approved by the Management Board and the Executive Council.

All policies have been created with our Constitutionally recognized virtues and values in mind in order to serve all citizens of the Carcross/Tagish First Nation. They are:

- Selflessness
- Honour
- Respect
- Courage
- Integrity
- Knowledge
- Compassion
- Honesty

For any further information, please contact the Director of Finance and Infrastructure.

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DEPARTMENT MANDATE

The mission statement of Carcross/Tagish First Nation is:

"The Carcross/Tagish First Nation is mandated to protect the environment, health, education and aboriginal rights of our people; to continue to preserve and protect our culture and traditions; to protect and develop our natural resources and strengthen our economy and the Government of the Carcross/Tagish First Nation for our future generations."

The mission statement of the Housing Department is to strive to meet the housing needs of the citizens without unduly increasing the financial risk or loss to the Government of C/TFN.

The Housing Department will provide housing programs and services to C/TFN citizens including:

- Rental Housing
- Rent to Own Program
- Renovation Grant Program
- Maintenance Program
- Settlement Land Mortgage Grant Program

The Housing Department also offers training and support in partnership with Canada Mortgage and Housing Corporation for personal budgeting and home maintenance in order to stop the cycle of dependency and to help C/TFN citizens become more independent and self-sufficient.

For more information, please contact the Senior Capital Manager or Housing Department.

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TRADITIONAL STORY

In the beginning, Crow created the world. The lands of the Carcross/Tagish First Nation Traditional Territory have seen many changes since then and so have the homes of Carcross/Tagish First Nation people.

Book One: Traditional Beliefs and Practices: Our Place, Our Responsibilities tells us stories of our history and shows us how housing has evolved over time. These excerpts are taken from Book One.

7100 years ago, people were living in the floodplains of Glacial Lake Carcross and using the resources around them.

1500 years ago, the people of this land were moving from one seasonal hunting/gathering place to the next. Gradually, more people came to this area. Housing began to evolve and change with the introduction of the western culture.

From this time period, we have accounts from several people describing their impressions about housing for Carcross/Tagish people. In 1885, Frederick Schwatka of the U.S. Army described Tagish people. He saw one "substantial looking house built of logs and hewn timber, with a roof made of bark, presenting quite a civilized appearance in every respect." In 1889, 'the geologist Dawson describes seeing two "roughly built houses" at Tagish. he said these were the only permanent houses along the whole course of the Lewes. They were said to be winter residences, and they reminded him of the houses of the coastal Indians'. In 1894, 'I. Sola, a British prospector, commented that the Indians held yearly festivals and councils of war in an old house at Tagish and that the house was surrounded by burial grounds "on either side of the river". '

The Gold Rush of 1898 brought a wave of settlers, explorers, and miners through the Carcross/Tagish traditional territory. This meant a drastic change in lifestyle for many Carcross/Tagish people.

The traditional ways were also altered forever by the Indian Act, the Canadian government's legislation which governed First Nations people in Canada. The Act was designed to assimilate aboriginal people into mainstream society, therefore it had many devastating effects. We are still living with the reality of the Indian Act today.

In 1911, the Choutla Residential School was opened in Carcross. Residential schools removed children from their homes and families, disrupting important relationships. Children in these schools were subject to many forms of abuse, the effects of which we are still feeling today.

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In the 1960s, INAC introduced the Welfare Housing Program designed to assist people who had incomes under \$2500/year. In 1965, a five-year housing program was designed to eliminate the backlog and provide for the projected needs of on-reserve housing.

In 1966, the Housing subsidy started at \$7000. It was designed to only be a partial subsidy, but houses were built for the entire amount. This resulted in inadequate housing for C/TFN members. It also created a culture of dependency, robbing our people of the independence and self-sufficiency they had known in the past.

In 1997, C/TFN began giving home ownership certificates to citizens. While this practice has been stopped, approximately 98 homes have been acquired through this program.

C/TFN became a self-governing First Nation on January 9, 2006. Since that time, the GC/TFN have been striving to improve the Housing Program in order to move C/TFN citizens towards independence, self-sufficiency, and home ownership.

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RIGHTS AND RESPONSIBILITIES

1.0 STAFF

All staff have the responsibility to:

1. Treat applicants with respect and fairness;
2. Understand the policies and apply them consistently;
3. Implement the policies in the best interests of the Carcross/Tagish First Nation;
4. Comply with the Employee Code of Ethics, Appendix 2-430-A of the GC/TFN Personnel Policy.

All staff have the right to:

5. Work in a safe and respectful environment;
6. Receive orientation and training regarding the implementation of this policy manual;
7. Recommend amendments to this policy manual.

2.0 APPLICANTS

It is the responsibility of applicants to:

1. Treat staff with respect and fairness;
2. Complete the application form fully and honestly;
3. Follow the policy carefully and consistently;
4. keep the best interests of Carcross/Tagish First Nation in mind when applying for and using GC/TFN resources.

All applicants have the right to:

5. Be treated with respect, fairness, and due process according to this policy;

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6. Privacy and confidentiality within the Housing Department and Housing Team;
7. Ask questions regarding this policy manual;
8. Appeal any decision concerning their application.

3.0 CITIZENS

It is the responsibility of citizens to:

1. Put forward their view on housing issues or concerns to their clan representative;
2. Participate in public meetings when possible;
3. Stay informed of Housing programs and policies.

All citizens have the right to:

4. Apply to any Housing Program for which they are eligible;
5. Communicate with their clan representative on the Housing Team;
6. Request information on Housing Programs, Policies, and Housing Team meeting dates from the Housing Department;
7. Attend Housing Team Meetings only when/if they are on the agenda or if asked to attend.

4.0 HOUSING TEAM

It is the responsibility of the Housing Team to:

1. Review and recommend changes to policy;
2. Allocate housing units to C/TFN citizens based on established criteria;
3. Guide the enforcement of evictions;
4. Hear appeals;
5. Communicate with other GC/TFN staff and citizens;
6. Provide advice on work plans and budgets of the GC/TFN Housing Department;
7. Create housing plans based on community need.

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All Housing Team members have the right to:

8. A safe and respectful meeting environment;
9. Receive all information necessary to make a decision;
10. Request necessary information or assistance from the Housing Department or other GC/TFN staff.

5.0 LANDLORD

When administering the Rental Housing Program, the Landlord (GC/TFN) has the responsibility to:

1. Provide and maintain the rented premises and common areas in a good, safe, healthy and habitable state of repair;
2. Comply with health, safety, maintenance and occupancy standards established by law;
3. Not withhold or interfere with the supply of any vital service, such as heat, water, electricity or any other utility to the premises;
4. At the request of the tenant, to provide to the tenant a receipt for any rent paid by the tenant for the rent of the premises;
5. Not demand or receive any payment or advantage from any merchant, salesperson, dealer, delivery person or any person in exchange for the privilege of access to the premises;
6. Not interfere unreasonably with the enjoyment of the rented premises for all usual purposes by the tenant and members of the household;
7. Maintain replacement insurance coverage on the building.

6.0 TENANT

When renting a unit in accordance with the Rental Housing Program, the Tenant has the responsibility to:

1. Pay the rent when it is due;
2. Pay for all charges for telephone services, heating, electricity, sewer, water and any other services or utilities supplied to the premises during the tenancy, as specified in the rental agreement;
3. Accept sole responsibility for personal contents insurance coverage;

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4. Not interfere in any significant manner with the rights of either the landlord or other tenants in the premises, the common areas or the property of which they form a part;
5. Not perform illegal acts or to carry on an illegal trade, business, or occupation in the premises, the common areas or the property of which they form a part;
6. Not endanger persons or property in the premises, the common areas or the property of which they form a part;
7. Repair damages to the premises, the common areas or the property of which they form a part caused by his/her wilful or negligent conduct or by that of persons permitted by him/her to enter the premises, common areas or the property of which they form a part;
8. Maintain the premises and any property rented with it in a reasonably clean condition;
9. Not use the premises for other than residential purposes except with the advance consent of the landlord, which shall not be withheld unreasonably;
10. Vacate the premises on the expiration or termination of the tenancy;
11. Be responsible for all persons invited into their residence.

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3-0050 DEFINITIONS

In this policy manual,

"citizen" has the same definition as in the Constitution of the Carcross/Tagish First Nation;

"CMHC" means Canada Mortgage and Housing Corporation;

"C/TFN" means the Carcross/Tagish First Nation;

"dependant" means a person who resides with the tenant on a full-time or part-time basis and who relies on the tenant for support, financial and otherwise;

"Elder" means a C/TFN citizen who is 60 years of age or older;

"family" means a minimum of two (2) persons who are

- a) related by blood, one of whom is dependent on the other on a continual basis; or
- b) unrelated by blood, but one of whom is dependent on the other on a continual basis, or;
- c) a minimum of two (2) people related by marriage, including common-law spouses, and a minimum of one (1) dependent.

"Housing Team" means an advisory body established by C/TFN Clan Appointment as the body responsible for the GC/TFN Housing Program;

"GC/TFN" means a Government of the Carcross/Tagish First Nation;

"good standing" means having a positive rental reference from GC/TFN and/or other landlords, including but not limited to not damaging property;

"good financial standing" means not owing any arrears to the GC/TFN, or have an active repayment agreement in place and be making substantial and regular monthly payments on the arrears;

"emergency" means a situation or event that is creating an immediate health or safety risk to a person or persons;

"landlord" means the Government Carcross/Tagish First Nation as represented by the Housing

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Manager;

"Landlord and Tenant Act" means the Yukon Territorial Government legislation;

"RRAP" means Canada Mortgage and Housing Residential Rehabilitation Program;

"repayment agreement" means an agreement signed between a tenant or former tenant and the GC/TFN that outlines the amount of arrears and a payment schedule;

"rental agreement" means the agreement signed by GC/TFN and a tenant of rental housing which outlines the roles and responsibilities of the tenant and the landlord;

"tenant" means the C/TFN citizen residing in the GC/TFN residence as identified in the lease agreement;

"utilities" means electricity, water delivery, sanitation services, heating fuel, telephone and television service;

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AMENDMENTS

Amendments to this policy must be proposed to the Housing Team or to the Governance Department. All amendments to this policy will be reviewed by the Housing Team, approved by consensus, presented to Management Board for review and discussion, and then presented to the Executive Council for final review and approval.

A policy must be reviewed when it is found to be inconsistent with an applicable law, or when a decision of the Appeal Process overrules existing policy. All amendments must be approved the Executive Council.

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RENTAL HOUSING (3-0100)

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3-0100 RENTAL HOUSING PROGRAM

PART ONE GENERAL PROVISIONS

1.0 PURPOSE

This policy is intended to guide the administration of the Rental Housing in conjunction with individual Rental Agreements.

The purpose of the GC/TFN Rental Housing Program is to provide healthy, affordable housing to C/TFN citizens in need.

1.1 OBJECTIVES

1. To help C/TFN citizens become responsible, independent and to understand home ownership;
2. To help C/TFN citizens to live in safe, healthy and affordable housing;
3. To work with tenants to encourage participation in the maintenance and operation of their rental unit;
4. To encourage C/TFN citizens to move towards private home ownership;
5. To ensure the Housing Program is financially sustainable;
6. To treat every C/TFN citizen equally without discrimination.

1.2 SCOPE

This policy applies to all GC/TFN rental units.

1.3 APPLICATION

In the event that there are inconsistencies between this policy and any self-governing agreements, the agreements will prevail to the extent of the inconsistency.

In the event that there are inconsistencies between this policy and any Rental Agreement, this policy will prevail to the extent of the inconsistency.

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1.4 PRIORITIES

Housing priorities will be established annually by the Housing Team, in consultation with the Department of Infrastructure. These priorities will be used as a guide to ensure that GC/TFN responds to the overall housing needs of the community and acts according to the Virtues and Values set out by C/TFN.

1.5 INDICATORS

- (1) Inspections of rental units;
- (2) Number of C/TFN citizens in private home ownership;
- (3) Number of C/TFN citizens on waiting list for rental housing;
- (4) Budget for Rental Housing Program.

1.6 TRANSPIRY/REVIEW

This policy will be reviewed annually, or as required in accordance with 3-0060 *Amendments*.

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PART TWO APPLICATION

2.0 ELIGIBILITY

In order to be considered eligible for Rental Housing a person must:

1. Be a C/TFN citizen/beneficiary or a parent with C/TFN dependents;
2. Be nineteen (19) years of age or older;
3. Be in good financial standing with the GC/TFN;
4. Be in good standing with the GC/TFN Housing Department;
5. Have been residing in the Yukon for a minimum of one consecutive year from date of application (exceptions, such as emergencies, as deemed appropriate by the C/TFN Housing Team).

2.1 APPLICATION PROCESS

1. Rental housing application packages will have a cover letter outlining what is needed for submission with the application for completion;
2. Only complete applications will be considered for the wait list;
3. All rental arrears including sanitation and work orders must be paid in full before rental application is accepted;
4. The application must include a cover letter, and two (2) rental references if there is a rental history;
5. Confirmation of employment or earnings in the form of a confirmation letter from employer, EI acceptance letter, Social Assistance, Disability confirmation (WCB), Pensions and all other forms of household income;
6. Applications can be mailed, emailed or hand delivered to GC/TFN Capital Projects Housing Department or GC/TFN Administration office;

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7. Any GC/TFN staff member with access to the common drive can print a rental housing package, alternatively, it can be accessed at www.ctfn.ca;
8. When an application is received, the Housing Manager will review the package and if all required documents are completed and attached it will be submitted to the next Housing Team meeting for review and acceptance;
9. The Housing Manager will date stamp the application as verification it has been received and add the applicant's name to the eligibility list;
10. If approved, the application will be on file for the next available allocation and a letter will be sent stating it has been received, reviewed and accepted by the Housing Team for the next available allocation;
11. If the approved application is more than three (3) months old and there is an available unit, that applicant must confirm and update documentation (if required) before being accepted;
12. If allocated a unit, the applicant will be contacted first by phone based on the information submitted on application. If they accept the unit being offered they will be given a verbal estimated time of occupancy;
13. A letter of offer will only be given once a confirmed move in date is set by the Housing Manager;
14. If there is no contact within five (5) working days to accept or decline the unit being offered, it will be allocated to the next approved eligible applicant;
15. All incomplete applications will be mailed back to the applicant for additional information and only when completed will the application be processed for Housing Team review;
16. If the application is not approved, applicants will be sent a letter outlining why the application was not accepted by the Housing Team;
17. If required, assistance for completing applications will be provided by the Housing Manager or your Housing Team Representative.

2.2 SELECTION CRITERIA

The Housing Team will review active applications and select the citizens who will receive rental housing according to selection criteria, including:

1. Length of time on wait list;

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2. Residence in community;
3. Financial situation;
4. Current housing situation;
5. Rental references;
6. Family situation;
7. If two completed applications are received and both meet all criteria and documentation updated, the approved application on the wait list the longest will be considered first for allocation;
8. Emergency situations will be reviewed for consideration based on need and availability.

2.3 RECORD OF APPLICATION RECEIVED

The Housing Manager will keep a written record of its review of applications and the reasons for selecting or rejecting applicants. This information will be kept on file in the event that a decision is appealed. All housing applications will be kept on file for a maximum period of seven (7) years.

Information in applicant files will be confidential. Information will be only be shared in the following situations:

- Information that may affect an applicant's eligibility for Temporary Financial Assistance may be shared with the Health and Wellness Department, if requested;
- Information regarding a tenant's place of residence will be shared with Statistics Canada;
- Information requested by Revenue Canada may be shared;
- Other situations, with the tenant's consent;

Disposal of applications will be in accordance with the G/CTFN finance policy.

2.4 APPLICATION WITH RENTAL ARREARS

Any applicant with rental arrears and/or outstanding accounts with GC/TFN will not be considered for the Rental Housing Program until the outstanding accounts are paid in full or a Repayment Agreement is in place and regular payments are being made by the applicant to the GC/TFN Finance Department. This condition will also apply to arrears on water or sewer service costs, or other types of GC/TFN administered fees-for-service or loans.

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PART THREE TENANCY

3.0 ALLOCATION OF A RENTAL UNIT

After the Housing Team allocates a unit and is accepted by the applicant, a personal interview will be completed with the applicant(s). The Housing Manager will review the Rental Agreement in detail with the applicant(s). The agreement shall be signed by the tenant and witnessed by the Housing Manager. A photocopy will then be issued to the tenant and the original will be placed in the tenant file.

3.1 TENANT COUNSELLING

Tenant counselling sessions on budgeting and maintenance will be scheduled with new tenants by the Housing Manager. Tenant counselling services will also be available to the tenant, as needed, for the duration of the tenancy rental agreement.

3.2 RENTAL INCENTIVE

The Housing Team may decide to offer recognition to tenants who pay their rent on time for a minimum of twelve months and who maintain the property as required by the terms of the Rental Agreement. The type of incentives to be offered shall be agreed upon by the Housing Team and communicated to all C/TFN citizens.

3.3 PAYMENT OF RENT

1. Terms and conditions of the Rental Agreement shall govern for all matters discussed in that Agreement, including rental rates;
2. Rents shall be set to ensure that the rent covers GC/TFN costs; therefore, items such as insurance and taxes will be factored into rental rates. Rental rates will be based on the terms and conditions of the tenants' agreement. Utilities will be based on the terms and conditions of the tenants' agreement;
3. Rent must be paid on or before the first day of each month to the GC/TFN Finance Department;
4. Tenants who are employees of the GC/TFN may request in writing that their rent is automatically deducted from their pay cheque; Credit positions will be applied in December (or

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their last month tenancy)

5. Rental Rates are as follows: 1 Bedroom Unit (\$250-\$300), 2 Bedroom Unit (\$350 or \$400), 3 Bedroom Unit (\$450 - \$525) and 4 Bedroom Unit (\$525). Rates subject to change.

3.4 SECURITY DEPOSIT

A Security Deposit (equal to one month's rent) will be required on all rental units prior to occupancy. Move-in and move-out inspections shall be performed by the Housing Administration. Refund of the security deposit shall be guided by the Rental Agreement.

3.5 INSURANCE

Tenants are encouraged to purchase content/rental insurance for personal property. GC/TFN covers structural property insurance only and is not responsible for personal property regardless of who is at fault.

3.6 ARREARS

Payment requirements and consequences for non-payment of rent will be explained to each tenant and will be detailed in the Rental Agreement. If a tenant fails to pay rent on or before the first day of the month, they will be considered to be in arrears to GC/TFN. The procedure will be as follows:

1. After 5 days, they will receive a verbal reminder from the Housing Manager;
2. After 15 days, they will receive a written warning from the GC/TFN Housing Manager and will have the option to set up a Repayment Agreement and/or meet with the Housing Team to discuss their situation.

If the tenant fails to:

1. Pay the arrears in full;
2. Meet with the Housing Manager to sign a Repayment Agreement;
3. Meet with the Housing Team to sign a Repayment Agreement; or
4. Pay the arrears by the end of the 30 day period;

then a final notice will be hand delivered to the client. This notice will advise the tenant that they will be evicted in 14 days as per Landlord and Tenant Act.

3.7 REPAYMENT AGREEMENTS

Repayment agreements for arrears will only be considered in special circumstances, eg: death in family, illness or loss of income. Each request will need to be submitted in writing to the Housing Manager

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explaining the situation. The request will be the decision of the Housing Team at the next regular monthly meeting.

If the tenant in arrears is employed by G/CTFN and in a rental unit, rent will be deducted automatically from their bi-weekly pay. The deduction will be no less than 1/2 current rent and 1 pump out per pay period. If this deduction amount results in a credit position, it will be applied to the last or current calendar month and adjusted accordingly.

3.8 DEFAULT ON REPAYMENT AGREEMENT

If the tenant fails to honour the repayment agreement, the procedures for arrears (as outlined in 3.6) will start immediately after an arrears payment is not made.

3.9 DAMAGE TO PROPERTY

If repairs are required to the house as a result of damage, neglect or vandalism by the tenant(s), the tenant(s) guests, or the tenant(s) pets, the tenant is responsible in all cases, the following procedure will be followed:

1. At the discretion of the housing administration the tenant may repair the damage, at the cost, within an agreed upon time frame. The Housing Department will arrange for an inspection to ensure the repair work meets Yukon Code standards;
2. The Housing Department may file a report of damages to the local police department;
3. The Housing Department will obtain an estimate of costs required to repair the damages;
4. The Housing Department will meet with the tenant(s) to arrange for payment of the repair costs (either payment in full or a repayment agreement);
5. After the repair costs are paid in full or a repayment Agreement is in place, the repairs will be completed;
6. Each unit will be painted upon occupancy. If a unit is painted within one fiscal year and is deemed to be in good condition, it will not be repainted;
7. If a tenant vacates a unit within one year of occupancy and the unit is damaged and requires painting, the tenant will be billed;
8. If the tenant chooses to paint the unit within one year of occupancy and vacates within that year, the tenant will be billed for re-painting;
9. Vacating the premises does not release the tenant from responsibility for paying for the

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necessary repairs.

3.10 DISTURBANCE OF THE PEACE

If the tenant of the rental unit, and family members or guests, cause noise and/or disturbance that result in complaints to the GC/TFN and/or the RCMP, the following procedure will be followed:

1. Housing Department will provide a verbal warning to the tenant regarding the complaint(s) and record this warning on the tenant's file;
2. If there are additional complaint(s) concerning repeated occurrences of noise and disturbance, the Housing Department will provide a written warning to the tenant regarding the complaint(s);
3. If the tenant fails to heed the previous warnings, the issue will be forwarded to the Housing Team for review and or eviction in accordance with the Landlord and Tenant Act.

3.11 ABANDONMENT OF UNIT

A unit will be considered abandoned if it is left vacant for four weeks without proper arrangements being made with the Infrastructure Department/Housing Manager to ensure no damages result from the unit being empty.

Tenants are responsible for the repair of any damages resulting from leaving a unit unattended;

Once the Infrastructure Department has deemed a unit to be abandoned, it will be referred to the Housing Team and will be dealt with as a vacant unit.

3.12 SUBLETTING

Subletting of any rental unit is not permitted under any circumstance. Individuals staying for more than two consecutive weeks, or three weeks in a calendar year, in a rental unit are considered tenants.

All tenants not identified on the Rental Agreement must contact the Housing Manager and request to be placed on the Rental Agreement. This may be approved by the Housing Manager, providing this follows the Housing Policy and does not compromise the health and safety of the existing tenants.

In exceptional circumstances, subletting may be allowed for temporary absences from the community for medical, education, family emergencies and/ or employment. Written permission may be requested after interview by Housing Team. The Housing Team at that time will determine time allotted for vacated unit based on the individual request.

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3.13 HOUSING INSPECTIONS

Regular Inspection

All occupied rental housing units shall be inspected at least semi-annually (with 24 hour notice). The units will be inspected to record the condition of the unit both internally and externally. These inspections will be used to determine the need for any preventative maintenance as well as to determine any misuse or negligence on the part of the tenant.

Vacant Unit Inspection

All vacant units shall be inspected by the new tenant and the Housing Manager prior to being occupied by the new tenant. The Housing Manager will complete a housing report confirming any deficiencies and attach it to the tenant correspondence file for that unit.

Any unit left vacant for an extended period of time under agreement 3.11 shall be inspected at least twice monthly to ensure that vandalism/damage does not take place.

Any necessary repairs and/or replacements shall be completed prior to the new tenant taking occupancy. The cost of previous tenant negligence shall be withheld from the damage deposit.

All inspection reports shall include:

- the general condition of the property,
- the date of the inspection,
- signature of the inspector and the tenant, and
- the condition of each of the following internal and external items:

Internal	External
Appliances	Roofing Window/Screens
Furnace Filters	Entrance Siding
Floors	Eaves troughs Decking
Walls, Cabinets, Doors	Chimneys
Plumbing Fixtures	Septic Systems
Electrical Fixtures	Porches/Stairs
Heat Recovery/Ventilation Unit	

3.14 MOVE-IN INSPECTION

A “move-in” inspection will be completed before the tenant moves into the property. The move-in inspection will be completed jointly by the Housing Manager and the tenant. A checklist that confirms the condition of the property will be reviewed and signed off by the housing administration and the tenant. A copy of the inspection report must be provided to the tenant.

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3.15 MOVE-OUT INSPECTION

A “move-out” inspection will be completed before the tenant moves out of the property. The move-out inspection will be completed jointly by the housing administration and the tenant. The checklist completed during the move-in inspection will be reviewed to confirm the condition of the property at move-out. A copy of the inspection report must be provided to the tenant.

3.16 ENDING A TENANCY AGREEMENT/GIVING NOTICE TO VACATE

Notice to vacate the premises must be provided in writing, 30 calendar days in advance as per Landlord and Tenant Act. For example, if a tenant puts in a notice in to vacate a unit on January 23rd, they will still be billed for rent up to the end of February;

Written notice to vacate a unit can be hand delivered, emailed or faxed to Housing Manager or GC/TFN administration building. The notice will be date stamped for confirmation of notice received. The Process will be as follows:

1. A letter from the Housing Manager will be sent to request a time to do a move out inspection;
2. The tenant will be billed for yard cleaning (starts at \$75.00 minimum);
3. The tenant will be billed for full cost of lock replacement if keys are not returned;
4. The tenant will be billed for cleaning (rate will be billed at half the unit's monthly rent).

3.17 GENERAL EVICTION & APPEAL PROCESS

1. On the 5th day of the calendar month, the Housing Manager will phone as a reminder that rent has not been received in full and is overdue;
2. All phone contact will be followed up by a written eviction letter outlining the breach in rental agreement as per the Landlord and Tenant Act;
3. Tenant will be given 21 days to pay all housing arrears in full or submit an appeal in writing to the Housing Manager (for review by the Housing Team) within 5 days of receipt of eviction notice (eviction letters are considered received by tenant five (5) days after mail date stamp by Canada Post);
4. Meeting times for the Housing Team to meet and hear appeals will be on the last Friday of each month, or the closest day to this;
5. Tenant must clearly outline reasons for the appeal. They must outline which part of the

C/TFN Housing Policy

Landlord and Tenant Act and/or GC/TFN Housing Policy they are challenging;

6. If there is no payment in full or written appeal to the Housing Team, 14 day eviction will be automatic as per Landlord and Tenant Act.
7. An eviction letter will be hand delivered to the tenant with escort and a copy of the eviction package will be sent by registered mail. A copy of the "Ending the Tenancy" from the Landlord and Tenant Act must be included.
8. A final appeal may be made by the tenant to the Territorial Court of Yukon under the Landlord and Tenant Act.

3.18 REPAIRS AND MAINTENANCE

GC/TFN will be responsible to carry out preventative repairs and maintenance to extend the useful life of the unit. The tenant shall notify the Housing Manager in writing of the need to make alterations to any part of rental unit. Any such changes must be completed by GC/TFN and tenants shall not make any alterations whatsoever;

Tenants will be billed accordingly if damage is a direct result of neglecting or failing to report repairs and maintenance to the Housing Manager. This will include all costs associated with call out services for heat, water, sanitation and electric.

3.19 SURVIVORSHIP

1. If a single tenant of a GC/TFN rental housing unit passes away, the Rental Agreement will become null and void. The Housing Team will review applications for re-allocation of the unit at the next Housing Team meeting;
2. If a C/TFN tenant passes away in a C/TFN Rental Unit, the family will be given up to 3 months to remove personal effects from the unit. Once this is done, the Rental Unit will be smudged by a C/TFN Elder prior to the unit being re-allocated. An extension may be requested if needed to the Housing Manager.
3. If the Rental Agreement has been signed by two tenants and the surviving spouse is a C/TFN citizen, the Rental Agreement must be re-signed by the surviving tenant only;
4. If the surviving spouse has no C/TFN dependents and is not a C/TFN citizen, he or she must meet with the Housing Team;
5. Upon consensus of the Housing Team and the tenant, he or she may stay in the unit for one year from the date of their spouse's death. After one year, the Housing Team will re-allocate the unit. In exceptional circumstances, the tenant may request a meeting with the Housing Team for possible extension;

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6. If there are C/TFN child(ren) living in the unit, the surviving spouse may stay in the unit until all dependent child(ren) are 19 and/or no longer residing with the surviving spouse. In exceptional circumstances, the tenant may request a meeting with the Housing Team for possible extension;
7. If a family member becomes the legal guardian of the dependent C/TFN children, as appointed by the will or an order of the court, the legal guardian will be required to sign a Rental Agreement if they wish to live in the rental unit with the C/TFN child(ren);
8. In all cases, the best interest of the C/TFN families will be a priority;
9. The Housing Team may re-allocate the tenant to a smaller unit, as required.

3.20 DIVORCE/SEPARATION

1. In the event of a divorce or separation of a married or common-law couple, if the C/TFN citizen vacates the rental unit and the remaining resident is not a C/TFN citizen, they must meet with the Housing Team. Upon consensus of the Housing Team and the tenant, they may stay in the unit for one year from the date of their divorce or separation. In exceptional circumstances, the tenant may request a meeting with the Housing Team for possible extension;
2. If C/TFN dependent children are living in the rental unit and the surviving spouse is non-C/TFN, the surviving parent may be permitted to remain in the unit until all the C/TFN children are 19 and older and/or no longer residing with the surviving spouse, upon consensus of the Housing Team and the tenant. After that time, they will be required to vacate the unit. In exceptional circumstances, the tenant may request a meeting with the Housing Team for possible extension.
3. All court orders will be respected and accommodated, where possible.

In all cases, the best interest of the C/TFN families will be a priority. The Housing Team may re-allocate the tenant to a smaller unit, as required.

C/TFN Housing Policy

Effective Date January 2007

Revised April 17, 2013

Authorized By Executive Council

3-0500 HOUSING TEAM TERMS OF REFERENCE

1.0 INTRODUCTION

The Carcross Tagish First Nation Housing Team (herein after referred to as the Team) was established by the C/TFN General Council as the administrative body responsible for the C/TFN Housing Program. It is mandated to strive to meet the housing needs of the citizens without unduly increasing the financial risk or loss to the Government of C/TFN. Its challenge is to deliver the program with the constraints of existing budgets, government programs, C/TFN objectives and the ability of citizens to provide their own housing.

2.0 PURPOSE

The C/TFN Housing Team is an advisory body of the C/TFN whose function is to guide and support the administration of the C/TFN Housing Department in a manner that is consistent with the C/TFN Mission Statement and Tagish/Tlingit values.

3.0 MANDATE

The C/TFN Housing Team has received delegated authority to:

- a. review and recommend changes to policy
- b. allocate housing units to C/TFN citizens based on established criteria
- c. guide the enforcement of evictions
- d. hear appeals
- e. communicate with other GC/TFN staff and citizens
- f. provide advice on workplans and budgets of the C/TFN Housing Department
- g. create housing plans based on community need

4.0 MEMBERSHIP

The membership shall consist of a total of six members, one member from each C/TFN Clan. All members must be appointed in writing. A letter confirming clan appointment must be sent to Executive Council and to the Housing Manager. All members shall have alternates appointed by the same entities for the same term. When only the alternate is in attendance at a Team meeting, they will have the same standing as the regular member.

Members must be C/TFN citizens over the age of 19 and must not be in arrears on any C/TFN housing, unless a repayment agreement is in place and being honoured. Each

C/TFN Housing Policy

member will be required to agree to and sign the Code of Ethics attached to these terms of reference.

A representative from the Health and Wellness Department will provide updates to the Team on a quarterly basis, or as needed.

The Director of Infrastructure and Finance will provide updates to the Team on a quarterly basis, or as needed.

5.0 TERM

All members are appointed for a two (2) year term, with the option of renewal.

6.0 QUORUM

The quorum will be 4 members, provided that 4 Clans are represented. If a member will not be in attendance, he/she has the responsibility of advising the alternate. Whenever the member and alternate are both present at a Team meeting, the alternate will have observer status only.

Whenever a member has not been in attendance for 2 consecutive meetings in their entirety, the Team Chair will forward to the appropriate Clan and to the member; a letter expressing concern regarding the attendance and advising them that if a third meeting is missed, the Clan will be asked to review the appointment of the member.

7.0 DECISION-MAKING

All decisions will be made by consensus and will be recorded in the minutes as motions. Once a decision has been reached by consensus, Team members will not speak against the decision outside of the Housing Team meeting.

8.0 HONORARIA

Honoraria for members will be paid in accordance with current C/TFN Financial Policy.

9.0 REPORTING

Team members will report the results of meetings to their respective Clans, staff, or Government body. The Team Chair will present a report to Executive Council quarterly, or as requested.

10.0 COMMUNICATION

The Team members will seek direction on agenda items from their respective Clan or appointing body prior to Team meetings. The Team will make available the approved minutes of Team meetings to the Executive Council. Citizens may request to view minutes regarding their own Housing situation, but will not be permitted to view minutes regarding the Housing situation of other C/TFN citizens. All approaches by media or press releases to the media will be referred to the Khà Shâde Hénì.

C/TFN Housing Policy

11.0 TECHNICAL SUPPORT

The Team will be supported by the responsible Department of Finance and Infrastructure staff as required by:

- a. attending meetings as required
- b. liaising with Management Board and Executive Council
- c. providing project estimates
- d. providing monthly updates of budgets
- e. coordinating Team training
- f. implementing Team decisions
- g. providing advice and information

The Team may also be supported by an appropriate staff person from the Health and Wellness Department as required.

12.0 ADMINISTRATIVE SUPPORT

The Team will be supported by the Housing Manager by:

- a. arranging and attending all meetings;
- b. recording and preparing minutes;
- c. distributing meeting packages the day of the scheduled meetings;
- d. preparing all necessary correspondence;
- e. receiving applications and maintaining housing files.

The Team will be supported by the Finance Manager by:

- a. receiving and recording rents;
- b. advising the Housing Team of non-receipt of rents at regularly scheduled Team meetings;
- c. providing an updated statement of arrears.

13.0 AMENDMENTS

Amendments to these Terms of Reference Operating Guidelines will be done by motion and passed by consensus at regular Team meetings. Amendments to these Terms of Reference shall be submitted to Executive Council for their approval.

Only amendments which have the consensus of the Team will be forwarded to the Executive Council.

14.0 STRATEGIC PLANNING

Each year, the September Team meeting will be dedicated to:

- a. board orientation and training
- b. selecting a chairperson
- c. updating the strategic plan
- d. setting priorities and targets for the fiscal year

The operation of the Team will be assessed annually in September. Performance will be measured against the achievement of identified goals. This assessment will be done by the

C/TFN Housing Policy

Housing Team itself. The Team will set goals annually as part of their ongoing strategic planning process.

15.0 OPERATING GUIDELINES

15.1 CHAIRPERSON

The Chair will be appointed by the Team by consensus for a one year term, with the option of extension.

The duties and responsibilities of the Chair are to:

- a. chair the meetings by maintaining order and keeping to the agenda
- b. monitor absenteeism and notify the appropriate Clan when 2 consecutive meetings are missed
- c. act as spokesperson for the Team
- d. call extraordinary meetings when required
- e. ensure compliance with the Terms of Reference and Operating Guidelines
- f. work with the Capital Projects Department staff and housing clerk to develop agendas, schedule meetings, look after correspondence and implement Team decisions
- g. report to Executive Council quarterly, or as needed
- h. mediate potential conflict involving Team members

15.2 MEETINGS

The Team will meet every two months or as required by workloads and subject to available budgets.

The Team will not meet in May, June, July, or August.

15.3 DELEGATIONS

Delegations will be welcomed at regularly scheduled meetings. Requests for delegations must be submitted in writing to the Housing Clerk at least 5 working days prior to the meeting. Delegations may be limited to 10 minutes for their presentation. Late submissions will be considered for the next Team meeting (exceptions may be made in emergency situations). Presentations by applicants or tenants will be considered "in-camera". If required, the Team will provide the delegation with a written response to its presentation.

15.4 MINUTES

Minutes will be recorded by the Housing Manager at the meeting, distributed to the Chair within 7 days for review, and distributed to members at the following Team meeting.

15.5 INFORMATION KIT

Each member will receive an information kit at scheduled meetings. This kit will contain:

- a. minutes of the previous meeting
- b. an agenda

C/TFN Housing Policy

- c. delegation requests
- d. supporting documents
- e. information for required decision items.

16.0 CONFLICT OF INTEREST

If a member is aware that business arising at the next meeting will put him/her in a conflict of interest situation; the member must ensure that his/her alternate attends the meeting. If the alternate cannot attend, the member must excuse him/herself from the discussion and decision on that agenda item.

Conflict of interest is defined as anything which directly affects the member's own residence or business or that of their immediate family(spouse, parent, child, or sibling)

17.0 CONFLICT

Should conflict arise between Team members, the Chairperson will attempt to resolve the conflict. The Chair may allow time for the members to respectfully and fully voice their concerns, in a circle format if all Team members agree. If the conflict persists, the Chairperson may adjourn the meeting. It is the Chair's responsibility to bring together the members involved in the conflict, mediate the dispute, and find a mutually agreeable solution to the conflict. Conflicts arising with a delegation will be handled in the same manner.

18.0 CONFIDENTIALITY

The business dealt with by the Team requires that confidentiality is always practised. All matters dealt with by the Team regarding C/TFN citizens will be regarded as confidential. Team members shall not discuss Team proceedings other than the decisions made public through the minutes.

Information may only be shared from tenant files when requested in writing by other C/TFN Departments. The request must include an explanation of why the information is required.

A breach of confidentiality by a member or alternate will be addressed by a warning from the Chairperson. A second occurrence will result in the appointing Clan or body being requested to review that member's appointment. Depending upon the seriousness of the subject matter, the breach may be brought before Executive Council for resolution.

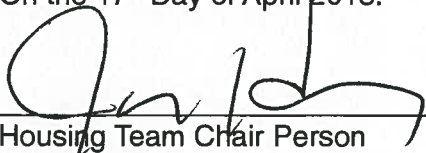
19.0 REVIEW

The Terms of Reference may be reviewed annually, or as required.

C/TFN Housing Policy

These Terms of Reference have been approved by the Housing Team

On the 17th Day of April 2013.



Housing Team Chair Person
Joyce Hall

These Terms of Reference have been approved by Executive Council;

On the 17th Day of April 2013.



Khà Shâde Hénì
Danny Cresswell

SAMPLE FORM OF TENANCY AGREEMENT

PARTIES

1. THE AGREEMENT IS MADE IN DUPLICATE BETWEEN

_____, the Landlord
Name

Address Postal Code Telephone(s)

—AND—

_____, the Tenant(s)

PREMISES

2. THE PARTIES AGREE THAT

The Landlord will rent to the Tenant and the Tenant will rent from the Landlord the following residential premises:

Street name and number

Town or City

Is the residential premises a mobile home or mobile home space? Yes ☐

Superintendent or Property Manager (if applicable) _____
Name

Address Postal Code Telephone(s)

TERM

3. The tenancy is to begin on _____ day of _____ 20____ and is to run from

year to year ☐ month to month ☐ week to week ☐

RENT

4. The tenant will pay rent at the following rate: _____ per _____ Week/Month

to _____
Name and address to whom payments are to be made

The first payment of rent is due on the _____ day of _____ 20____ and thereafter
payments are to be made on the _____ day of each _____.

The Landlord shall provide a receipt to the Tenant on request.

The rent mentioned above includes payment for the following services and facilities:

<input type="checkbox"/> Electricity	<input type="checkbox"/> Heat	<input type="checkbox"/> Water	<input type="checkbox"/> Hot Water	<input type="checkbox"/> Parking
<input type="checkbox"/> Janitorial	<input type="checkbox"/> Refrigerator	<input type="checkbox"/> Washer & Dryer	<input type="checkbox"/> Washer & Dryer (coin)	<input type="checkbox"/> Range
<input type="checkbox"/> Cable TV Hook-up Provided	<input type="checkbox"/> Cable TV Service Provided			
<input type="checkbox"/> Other (Specify) _____				

The following services are the responsibility of the Tenant: ☐ None or

Rent increases must be given in accordance with the provisions of section 85 of the Landlord and Tenant Act.

SECURITY DEPOSIT

5. A security deposit is not required. ☐

—OR—

A security deposit in the amount of \$_____ has been paid by the Tenant to the Landlord which cannot
exceed on month's rent and may be applied to the last month's rent.

Continued on other side...

**STATUTORY
CONDITIONS**

6A. The following statutory conditions apply:

1. Conditions of Premises – The landlord shall keep the premises in a good state of repair and fit for habitation during the tenancy and shall comply with any statutory enactment or law respecting standards of health, safety or housing. (section 76(1)(a))
- 2A. Services – Where the landlord provides a service or facility to the tenant that is reasonably related to the tenant's continued use and enjoyment of the premises such as, but not as to restrict the generality of the foregoing, heat, water, electric power, has, appliances, garbage collection, sewers or elevators, the landlords shall not discontinue providing that service. (section 76(1)(c))
- 2B. Good Behavior – A tenant shall conduct him/herself in such a manner as not to interfere with the possession or occupancy of other tenants. (section 76(2)(b))
3. Obligation of the Tenant – The tenant shall be responsible for the ordinary cleanliness of the interior of the premises and for the repair of damage caused by willful or negligent act of the tenant or of any person whom the tenant permits on the premises. (section 76(e)(f))
4. Subletting Premises – The tenant may assign, sublet or otherwise part with possession of the premises subject to the consent of the landlord which consent will not arbitrarily or unreasonably be withheld or charged for unless the landlord has actually incurred expense in respect of the grant of consent. (section 71)
5. Abandonment and Termination – If the tenant abandons the premises or terminates the tenancy otherwise than in the manner permitted, the landlord shall mitigate any damages that may be caused by the abandonment or termination to the extent that a party to a contract is required by law to mitigate damages. (section 72)
6. Entry of Premises – Except in the case of an emergency, the landlord shall not enter the premises without the consent of the tenant unless
 - a) notice of termination of the tenancy has been given and the entry is at a reasonable hour for the purposes of exhibiting the premises to prospective tenants or purchasers;–or–
 - b) the entry is made during daylight hours and written notice of the time of the entry has been given to the tenant at least twenty-four hours in advance of the entry. (section 73)
7. Entry doors – Except by mutual consent, the landlord or the tenant shall not during occupancy by the tenant under the tenancy alter or cause to be altered the lock or locking system on any door that gives entry to the premises. (section 75)

**MOBILE
HOME**

6B. In the case of a lease of a mobile home space or a mobile home in a mobile home park, the following additional statutory conditions apply:

1. The landlord shall not restrict in any way the right of a tenant to sell, lease or otherwise part with the possession of a mobile home by a tenant. (section 70)
2.
 - a) Except as provided in this condition, the landlord shall not restrict in any way the right of the tenant to purchase goods or services from the person of the tenant's choice
 - b) The landlord may set reasonable standards for mobile home equipment
 - c) Where a person who does not live in a mobile home park and who is offering goods or services for sale:
 - i) unduly disturbs the peace and quiet of the mobile home park;
 - ii) fails to observe reasonable rules of conduct that have been established by the landlord; or
 - iii) violates the traffic rules of the mobile home park.despite a request by the landlord to discontinue the conduct, the landlord may restrict or prohibit the entry of that person into the mobile home park.
3. The landlord is responsible for compliance with municipal by-laws in respect of the common areas of the mobile home park and the services provided by the landlord to the tenants in the mobile home park.
4. The tenant is responsible for compliance with municipal by-laws in respect of his/her mobile home and the mobile home space on which it is located to the extent that the landlord is not responsible.

**REASONABLE
RULES**

7. The tenant promises to comply with any rules concerning the tenant's use, occupancy or maintenance of the residential premises or building or use of services and facilities provided by the landlord provided that the rules are in writing, are reasonable in all circumstances and the tenant is given a copy of all the rules at the time of entering into the lease and is given a copy of any amendments.

**ADDITIONAL
OBLIGATIONS**

8. The tenant promises to comply with any additional obligations set out below:

**TERMINATION
OF TENANCY**

9. A landlord or tenant may give notice to terminate either orally or in writing, but notice by a landlord to a tenant is not enforceable under section 96 unless it is given in writing.

A notice in writing:

- a) shall be signed by the person giving the notice, or his/her agent;
- b) shall identify the premises in respect of which the notice is given; and
- c) shall state the date on which the tenancy is to terminate.

A notice to terminate a weekly tenancy shall be given on or before the last day of one week of the tenancy to be effective on the last day of the following week of the tenancy.

For the purposes of this section, "week of the tenancy" means the weekly period on which the tenancy is based and not necessarily a calendar week and, unless otherwise specifically agreed upon, the week shall be deemed to begin on the day upon which rent is payable.

A notice by a tenant terminating a monthly tenancy shall be given to the landlord on or before the last day of one month of the tenancy to be effective on the last day of the immediately following month of the tenancy except in relation to a mobile home site whereby a 12 month notice is required.

Notwithstanding section 90 and subsection(3), where the landlord gives a notice termination the tenancy and the tenancy is in relation to a mobile home site, the tenancy shall not terminate in any of the months of December, January, or February.

A notice to terminate a year-to-year tenancy shall be given on or before the 90th day before the last day of any year of the tenancy to be effective on the last day of that year of the tenancy. (section 86-91)

SIGN BOTH COPIES SEPERATELY

Date

Signature of Landlord

Signature(s) of Tenant(s)

Signature(s) of Tenant(s)

I have received a copy of the Tenancy Agreement.

Signature of Tenant(s)

CARCROSS / TAGISH FIRST NATION



Capital Projects

BOX 130

CARCROSS, YUKON Y0B 1B0

PHONE (867) 821-4251 Ext: 8249

FAX (867) 821-4812

amanda.benoit@ctfn.ca

ELIGIBILITY

In order to be considered eligible for Rental Housing a person must:

- (1) Be a GC/TFN citizen/beneficiary or a parent with GC/TFN dependents;
- (2) Be nineteen (19) years of age or older;
- (3) Be in good financial standing with the GC/TFN;
- (4) Be in good standing with the GC/TFN Housing Department;
- (5) Have been residing in the Yukon for a minimum of one consecutive year from date of application (exceptions, such as emergencies, as deemed appropriate by the GC/TFN Housing Team).

Application Process

- (1) Rental housing application packages will have a cover letter outlining what is needed for submission with the application for completion;
- (2) Only complete applications will be considered for the wait list;
- (3) All rental arrears including sanitation and work orders must be paid in full before rental application is accepted;
- (4) The application must include a cover letter, two (2) rental references if there is a rental history;
- (5) Confirmation of employment or earnings in the form of a confirmation letter from employer, EI acceptance letter, Social Assistance, Disability confirmation (WCB), Pensions and all other forms of household income;
- (6) Applications can be mailed, emailed or hand delivered to GC/TFN Capital Projects Housing Department or GC/TFN Administration office;
- (8) When an application is received, the Housing Manager will review the package and if all required documents are completed and attached it will be submitted to the next Housing Team meeting for review and acceptance;
- (9) The Housing Manager will date stamp the application as verification it has been received and add the applicant's name to the eligibility list;
- (10) If approved, the application will be on file for the next available allocation and a letter will be send stating it has been received, reviewed and accepted by the Housing Team for the next available allocation.

CARCROSS/TAGISH FIRST NATION



Capital Projects

BOX 130

CARCROSS, YUKON Y0B 1B0

PHONE (867) 821-4251 Ext: 8249

FAX (867) 821-4812

amanda.benoit@ctfn.ca

Housing Application Form : Please Select One (1).

Social Housing Rent to Own Program Home Maintenance Program

Home Ownership Program Renovation Program

Heat Source: Wood _____ Toyo Stove _____ Wood/Oil Furnace _____ Electric _____

Accommodation Size: Please Select One (1).

1 Bedroom 2 Bedroom 3 Bedroom 4 Bedroom Plus

Location of Unit

Carcross _____ Carcross Cut off _____ Land Selection _____ Other _____

Land Leased _____ (Attach signed lease agreement).

Personal Information

Last Name First Name Middle Int.

Current Mailing Address

Street/ Box # City/Town Province – Postal Code

Home Phone # Cell # Work #

Marital Status – Please Select One (1).

Single Single Parent Single Parent/With Custody

Married/No Children Married W/Children Common Law

Common Law w/ Children Elder

* Number of children under age 19 still living at home or dependent children: _____

Current Living Situation

** Please provide a detailed cover letter if applying for social housing.

Renter/Social/Other Home Owner Live w/Parents/ Other

Clan Information if Applicable

CTFN Enrollment ID# _____

Do you owe any monies to GCTFN? _____ Amount owing: _____

Have you rented from GCTFN? _____

Are you currently living in social housing? _____ How long? _____

Would you like to move to another social housing unit? _____

Please explain the request for the move:

Do you currently own a house (DIA)? _____ How long? _____

Have you ever owned a (DIA) house? _____

When did you own this house? _____

Where is the location of this house? _____

Was this house given to you by a will person? _____

Did this house ever have a RAPP grant applied to it? _____ If yes, when? _____

(Please provide copy of RRAP Grant).

Is this house habitable? _____

If no, please explain why:

Did you sign this house back over to GCTFN? _____ If yes, when? _____

Did you sign this house over to someone else? _____

Who was this house signed over to? When? _____

*****PLEASE PROVIDE COPY OF FINAL BILL OF SALE.**

*****PLEASE PROVIDE COPY OF SIGNED CERTIFICATE OF HOME OWNERSHIP.**

Financial Information

Current Employer	How Long
------------------	----------

Retired	How Long
---------	----------

Income – Financial Support

	Applicant	Spouse
Gross Monthly Income from Employer	_____	_____
Child Tax Credit	_____	_____
Child/ Spouse Support	_____	_____
Pension Income	_____	_____
Investment/ Rental Income	_____	_____
Other (Provincial/GST Tax Credit, etc)	_____	_____
Social Assistance	_____	_____
Top Total	_____	_____

Financial Expenses – Fixed Expenses

Rent/Mortgage	_____	_____
Utilities (Include Heating)	_____	_____
Car Payment/ Transportation Cost	_____	_____
Insurance (Car, Home, Life)	_____	_____
Child Support/ Maintenance Enforcement (Alimony)	_____	_____
Loan Payment #1 (min. payment)	_____	_____
Loan Payment #2 (min. payment)	_____	_____
Credit Card #1(min. Payment)	_____	_____
Credit Card #2 (min payment)	_____	_____
Other Expense #1	_____	_____
Other Expense #2	_____	_____
Bottom Total	_____	_____

Bank Information – Please Attach Void Cheque

Down Payment Amount:\$_____ Loan Required\$_____

***** ONLY APPLICATIONS WITH ALL INFORMATION PROVIDED WILL BE CONSIDERED. PLEASE REFER TO PROGRAM POLICY FOR FURTHER INFORMATION.**