

# HOME RENOVATION GRANT POLICY

Approved by Chief & Council: April 13, 2023



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## 1. Policy Purposes and Administration

- 1.1 The Home Renovation Grant Policy is intended to provide grant funding for eligible home renovations to residential real property for Athabasca Chipewyan First Nation Members pursuant to a fair and transparent process.
- 1.2 Implementation of the Home Renovation Grant Policy is the responsibility of the Chief and Council and Housing Department.

## 2. Definitions

In this Policy:

- a) **“Chief and Council”** means the governing body of the “First Nation” duly elected in accordance with the “First Nation” customary election laws then in force;
- b) **“First Nation”** means the Athabasca Chipewyan First Nation;
- c) **“Fiscal Year”** means a period starting on April 1<sup>st</sup> and ending on March 31<sup>st</sup> of the subsequent year;
- d) **“Funded Renovation”** means a home renovation project for a “Property” in respect of which a “Member” has received a “Grant” under this “Policy”;
- e) **“Grant”** means a renovation grant structured as a forgivable loan which is provided to a “Member” by the “First Nation” pursuant to the terms and conditions outlined in this “Policy”;
- f) **“Housing Department”** means that division or section or the person or persons within the First Nation Administration delegated responsibility for construction, maintenance, and management of the “First Nation’s” housing inventory and all matters related to or incidental to housing;
- g) **“Member”** means a person who has been recognized as a “Member” by the “First Nation” pursuant to the applicable Membership Law or Code in force at the relevant time regardless of residency;
- h) **“Policy”** means this Home Renovation Grant Policy; and
- i) **“Property”** means residential real property, located within Canada with a structure that is at least 5 years old, in respect of which the “Member” is applying for a “Grant”.

## 3. Eligibility Criteria

To be eligible for a Grant, a Member must:

- a) Be at least 18 years of age;
- b) Be registered on title as the owner of, or be named in a registered mortgage as a mortgagor of the Property or if the Member’s spouse or common-law partner is the only person on registered title for the Property, then provide proof of marriage or common-law status;

- c) Use the Property as their primary residence; and
- d) Only one grant can be awarded per Property.
- e) If a Home Ownership Incentive Grant was accessed to purchase the Property then, the Member must have owned and lived in the home for three years before being eligible for the Home Renovation Grant.

## 4. Purpose, Restrictions and Limitations

### 4.1 Grants are subjected to the following limits and restrictions:

- a) The maximum Grant available under this Policy is \$25,000.00 per Member.
- b) The number of Grants available in any given year is contingent on the program budget appropriation by the Chief and Council for that year.

### 4.2 The following is a list of the types of home renovations which may be approved for a Grant:

- a) Renovations to bring the Property up to a reasonable level of health and safety, including:
  - i. Improvements to address accessibility such as handicap or wheelchair access upgrades;
  - ii. Plumbing upgrades;
  - iii. Electrical upgrades;
  - iv. Ventilation upgrades to water lines or installation of water filtration systems;
  - v. Upgrade to water lines or installation of water filtration systems;
  - vi. Porch, stairway, or walkways repairs;
  - vii. Bathroom upgrades;
  - viii. Kitchen upgrades; and
  - ix. General repairs.
- b) Renovations to improve the energy efficiency of the Property, including:
  - i. Furnace replacement;
  - ii. Hot water tank replacement;
  - iii. Insulation upgrades; and
  - iv. Window and exterior door replacements and upgrades.
- c) Renovations to address overcrowding, including:
  - i. Additions; and
  - ii. Basement development.
- d) Renovation to extend the useful life of the Property, including:
  - i. Roof replacement or repairs;

- ii. Replacement or repair of eaves troughing and downspouts; and
- iii. Replacement or repair of siding.

4.3 A Member receiving a Grant is solely responsible for completion of the Funded Renovation and must complete the Funded Renovation by March 31<sup>st</sup> of the Fiscal Year the Grant is awarded. Extensions will not be provided.

4.4 Neither the First Nation nor any of its elected officials, departments, employees, agents, or contractors will:

- a) Be a party to or assume any responsibility or liability in relation to any contract or agreement in connection with a Funded Renovation which a Member may enter into with a contractor, vender, inspector or any other third party; or
- b) Assume any responsibility or liability for the actions or omissions of or materials or works provided by any contractor, vendor, inspector or any other third party whom a Member has retained in connection with a Funded Renovation.

## 5. Application Process

5.1 A Member may apply for Grant by submitting the prescribed form (Form 1: Application for Renovation Grant).

5.2 The Application must be submitted to the Housing Department.

5.3 The Housing Department shall review the application and will make recommendations to the Chief and Council using a blind point system.

5.4 Applications are only valid in the Fiscal Year in which the application has been submitted. Any Member who applies for but does not receive Grant may re-apply the next Fiscal Year.

5.5 A Member who has applied for a Grant shall be notified in writing by the Housing Department as to whether or not they will receive a Grant.

## 6. Evaluation and Approved by Chief and Council

6.1 All Grants are subject to review and approval by the Chief and Council.

6.2 The following factors may be considered, but are not limited to, by the Housing Department when evaluating an application.

- a) The Member's current living conditions;
- b) The overall benefit of the proposed Funded Renovations to the safety and comfort of the Member and the Member's family;
- c) The overall long-term impact of the Funded Renovation to the Property;
- d) The number of permanent occupants of the Property including any special needs occupants; and
- e) The overall value and cost effectiveness of the proposed Funded Renovation.

## 7. Grants Terms

- 7.1 Before receiving a Grant, a successful applicant must sign and submit to the Housing Department the prescribed funding agreement (Form 2: Renovation Grant Funding Agreement).
- 7.2 Receipts and pictures of the Funded Renovation must be provided to the Housing Department to receive reimbursement.
- 7.3 On each anniversary date on which the Member has received a Grant, \$5000.00 of the Grant (or such lesser portion of Grants as remains unforgiven on that date) will be forgiven to the Member by the First Nation until the entire Grant is forgiven, provided that the Member:
- a) Has not used any part of the Grant for a purpose other than for completion of the Funded Renovation; and
  - b) Has not, prior to the 3-year anniversary date on which the Member received the grant:
    - i. Sold the Property; or
    - ii. Ceased to reside at the Property as the Member's primary residence.
- 7.4 A member who fails to meet the criteria set out in sections 7.2(a) must repay to the First Nation the entire Grant.
- 7.5 A Member who fails to meet the criteria set out in section 7.2(b) must repay any portion of the Grant which remains unforgiven as of the date on which the Property has been sold or the date of cessation of residency.
- 7.6 Any Grant or portion thereof which is required to be repaid under this Policy may be collected by the First Nation by offsetting the debt against the Member's entitlement to receive per capita distribution payments and the Renovation Funding Agreement (Form 2) shall include an assignment to that effect.

## 8. Reporting and Accountability

- 8.1 The Housing Department shall maintain files and records in respect of the Policy including retaining copies of:
- a) All applications received; and
  - b) Records respecting any collections undertaken in respect of a Grant and any portion of a Grant which is required to be repaid and the current accounts received for that Member in respect to debts due under this Policy.
- 8.2 The Housing Department shall prepare on an annual basis report summarizing the following:
- a) The number of applications received during the year;
  - b) The number of Grants distributed during the year; and
  - c) The number of defaults under section 7.2 and the amount of any Grants or portion thereof which is due to and recoverable by the First Nation for that year.

## 9. Review and Amendment

- 9.1 This Home Renovation Grant Policy may be reviewed, amended, or discontinued by the Chief and Council at any time without notice to Members.

## 10. Coming into Force

This Homeownership Incentive Policy is approved by the Chief and Council and effective as of the signing date set out below:

Hereby Enacted by Council at a duly convened meeting held on the 13 day of April 2023.



Chief Allan Adam



Councillor Tim Flett



Councillor Cody Marcel



Councillor Teri Villebrun

Councillor Flossie Cyprean



# FORM 1

## Application For Home Renovation Grant

ATHABASCA CHIPEWYAN FIRST NATION HOME RENOVATION GRANT POLICY

Name of Member	
Status#	
Address (including the municipal location of the property in respect of which you are seeking the grant)	
Telephone Numbers	Home:
	Work:
	Cell:
What is the estimated total cost of renovation?	\$
What is the amount of grant applied for?	\$
What is the age of the home?	
Are you registered on title as the owner of the property or named as a mortgagor of the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you reside in the property as your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you received any other funding or grants from Athabasca Chipewyan First Nation either under this Policy or any other housing related policy or program	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many people permanently reside in the property (provide the number for each age category)?	Under 18 years of age:
	18 to 60 years of age
	Over age 60:
What is the primary reason for the renovation?	<input type="checkbox"/> Health and safety; <input type="checkbox"/> To improve energy efficiency; <input type="checkbox"/> To address overcrowding; or <input type="checkbox"/> To extend the useful life of the Property.
Provide a detailed description and breakdown of the renovation project for which you are seeking a Grant. If you need more space, please attach additional pages	
Date of Application:	



Declaration:	I, _____ the undersigned Member declare the statements made in this Application to be true.
Signature of Member:	

**Fax or mail your completed application to:**

Athabasca Chipewyan First Nation

Housing Department

P.O BOX 366 Fort Chipewyan, AB T0P 1B0

Fax: 780-697-3500

Email: [housing@acfn.com](mailto:housing@acfn.com)

<b>FOR OFFICE USE ONLY</b>	
Date of Chief and Council meeting:	
Approved by Chief and Council?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount of Grant	\$
Signature of Housing Manager: (Approval for fund disbursement)	



# FORM 2

## HOME RENOVATION GRANT FUNDING AGREEMENT

ATHABASCA CHIPEWYAN FIRST NATION HOME RENOVATION GRANT POLICY

I, \_\_\_\_\_ the undersigned Member of Athabasca Chipewyan First Nation (“ACFN”) declare and agree as follows:

1. I have read and understood the Home Renovation Grant Policy of the Athabasca Chipewyan First Nation (the “Policy”) and agree to be bound by the terms and conditions set out in the Policy all of which are incorporated by reference into this Renovation Grant Funding Agreement (the “Agreement”).
2. I understand and agree that I may only use the renovation grant funds (the “Grant”) for the project described in my application.
3. I am solely responsible for ensuring the completion of the renovation in accordance with the Policy.
4. All grants must be completed by March 31<sup>st</sup> of the following fiscal year that the Grant is awarded.
5. Neither the First Nation nor any of its elected officials, departments, employees, agents, or contractors will:
  - a) Be a party to or assume any responsibility or liability in relation to any contract or agreement in connection with the renovation which I may enter into with a contractor, vendor, inspector or any other third party; or
  - b) Assume any responsibility or liability for actions or omissions of or materials or works provided by any contractor, vendor, inspector or other third party whom I have retained in connection with the renovation.
6. I agree to hold harmless and indemnify ACFN and its elected officials, departments, employees, agents, or contractors from and against any claims, demands, actions, loss, cost, liability, charge, tax, penalty, including without limitation legal fees on a solicitor and client basis, which may be made or brought against ACFN or which ACFN may suffer or incur in relation to the Grant.
7. That the Grant is a forgivable loan and if I sell the Property or cease to live on the Property within 3 years of receiving the Grant than a portion of the Grant will have to be repaid to ACFN in accordance with the Policy.
8. Without limiting any other legal remedies which ACFN may have in respect of collection of a debt and in order to secure my obligation to repay the Grant in the event that I cease to meet the eligibility criteria outlined in the Policy, I irrevocably assign to ACFN my right to receive per capita distribution payments in the amount of my indebtedness under the Policy, such assignments to continue until such time as my debt under the Policy has been discharged. ACFN shall be entitled to offset my indebtedness under the Policy as against any per capita distribution payments to which I may become entitled to by virtue of my status as a member of ACFN.

Date: \_\_\_\_\_

Printed Name of Member: \_\_\_\_\_

Signature of Member: \_\_\_\_\_