



Blueberry River First Nations

ON-RESERVE HOUSING POLICY



Blueberry River First Nations
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8 SELF-FINANCED HOME CONSTRUCTION

BRFN encourages Members to finance and construct their own homes on Reserve.

8.1 General

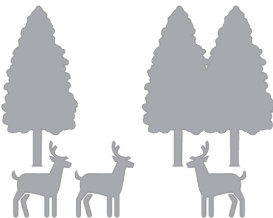
- 8.1.1 All self-financed home construction shall be approved by the Housing Committee and signed off by Chief and Council through a Band Council Resolution.
- 8.1.2 All self-financed home construction shall be subject to the policies as outlined in Section 10.1.

8.2 Eligibility

- 8.2.1 To be eligible to construct his / her own home on Reserve, and individual must meet the following criteria:
 - a) Is a BRFN Member.
 - b) Is in Good Financial Standing with BRFN.
 - c) Understands and agrees to meet the terms and conditions of this Policy as they apply to Homeowners (See Sections 5 and 9).
 - d) Understands and agrees to meet the terms and conditions of this Policy as they apply to home construction (See Section 10).
 - e) Understands and agrees to meet the legal responsibilities associated with private home ownership on Reserve;
 - f) Is known to act in a manner that would not jeopardize health or safety on Reserve (See Section 4); and
 - g) Is able to fully finance the construction of the unit and all necessary infrastructure and servicing (See Section 8.3).

8.3 Financing

- 8.3.1 New homes may be financed through personal sources or through a commercial bank loan (i.e. mortgage).
- 8.3.2 Individuals securing financing through a bank will require a Ministerial Loan Guarantee (MLG) from BRFN.
- 8.3.3 BRFN will provide MLG's on a first-come first-served basis under the following conditions:
 - a) The individual has been conditionally approved by the bank and the only requirement of BRFN is to provide an MLG; and
 - b) By providing an MLG, BRFN will not be placing itself in financial jeopardy (i.e. due to over-commitment of funds).



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8.4 Application

- 8.4.1 Individuals that meet the criteria outlined in Section 8.2 may submit a written request to the Housing Coordinator demonstrating:
- a) How the home will be financed and if an MLG is required.
 - i. If an MLG is required, the individual shall demonstrate proof of conditional approval by the bank.
 - b) The type of home and proposed location.
 - c) The names and ages of occupants.
 - d) How the home will be serviced (i.e. water & sewer).
 - e) The construction schedule and any other relevant details.
- 8.4.2 The Housing Coordinator review the proposal with the Housing Committee. Proposals will be reviewed in the context of:
- a) The Eligibility criteria (Section 8.2);
 - b) The Financing Criteria (Section 8.3); and
 - c) Any land use plans, housing strategies, servicing strategies or other applicable BRFN plans or policies (See Section 10).
 - i. Eligible sites shall be allocated on a first-come first-served basis and are subject to availability.
- 8.4.3 The Housing Committee has full authority to approve, alter, or deny any and all aspects of a proposal. The Housing Committee may request a meeting with the individual to discuss the proposal and any conditions or changes required by the Housing Committee.
- 8.4.4 If the Housing Committee and individual come to an agreement, the Housing Committee shall forward the proposal, signed by the individual and including any relevant changes, to Chief and Council for review and approval.
- 8.4.5 A Band Council Resolution (BCR) is required for approval; a copy of the BCR shall be provided to the individual.
- 8.4.6 If at any point in the process, the proposal is denied, the Housing Coordinator shall provide written notification to the Tenant.
- 8.4.7 Once a BCR (and any other relevant Agreements) have been signed, the individual may begin to construct the unit in accordance with the terms of BCR / Agreement(s).
- 8.4.8 The individual shall be subject to all policies and procedures applicable to Homeowners under the Policy (See Sections 5 and 9).

