



The General Steps to Getting a House

1) Land Registration:

- a. Mapping and Land Application
 - i. Historical Map/Preliminary Map
 - ii. Claim Map of allotted parcel
 - iii. 1:20,000 Map—showing surrounding neighbors
 - iv. Map of Infrastructure (sewer, water, power, driveway and street access)
- b. Figure out what is going to happen on land, and how realistic the base-plan is before proceeding
 - i. Size of building (Sq. ft.)
 - ii. Renovations to existing structure?
 1. Requires a Band Council Resolution to confirm ownership
 2. History of land/buildings required
 - iii. Infrastructure required → associated costs
 - iv. financing → general, basic idea
- c. Lots on IR#6 are registered to the band
- d. Letter of support from Lands if a band member wants to build, but has no land to build on
 - i. Also required if Land is not suitable for being built on
- e. Lot number assignment
- f. Land Management Board first proposal
- g. Posting/Dispute Resolution
- h. Land Management Board finalization
- i. Letter confirming registration sent to community member

2) Land Encumbrance Check

- a. Housing Lot Only
- b. Multiple maps supplied from lands
- c. Map sent to Indian and Northern Affairs Canada
- d. Valid for 1 year

3) Description of Financing (types)

- a. Non-Profit Housing-Canada Mortgage and Housing Corporation (Social Housing) (IR#6)
 - i. None of this land is 'owned' → band lots
 - ii. Application → deal with arrears
 - iii. Band Council Resolution
 1. Wording
 2. Builder's loan → no subsidy
 - iv. Check with LMB → other lands?

- v. Decision (Land Management Board-Geneva)→ transfer to Gayle
- vi. Planning
 - 1. Individual Loan to build
 - 2. Build, then receive subsidy afterwards
- b. Section 10 (Individual)
 - i. Individual loan obtained from external financial institution
 - ii. Subsequent subsidy may follow
- c. Other new housing (Individual with subsidy)
 - i. Subsidy at the end of the construction process
 - ii. Inspection
- d. *Infrastructure costs are covered by the builder, not the band*
- e. *Flood construction level permits raise costs significantly*

4) Housing Plan

- a. Location, Direction, Position on lot
- b. Housing Application and Reference Check
- c. Credit Check
- d. Initial Costing→ depends on eligibility
 - i. Indian and Northern Affairs Canada will give \$27,048 for a housing subsidy
 - ii. Indian and Northern Affairs Canada will give \$600 for a house inspection
 - iii. Indian and Northern Affairs Canada does not give money for infrastructure
 - iv. Canadian Mortgage and Housing Corporation (CMHC) funds
 - v. External Financing options
- e. House Number assigned to lot number
- f. Renovations?
 - i. Requires a Band Council Resolution
 - ii. Report of history of Land/Buildings Required

5) Infrastructure Plan

- a. Hydro: \$1000/pole
- b. Driveway: \$5.00/Sq. Ft.
- c. Water: \$250/ft.
- d. Sewer/Septic:
 - i. \$18,000 (floodplain)
 - ii. \$12,000 (Normal)
- e. *These numbers are estimates only*
- f. Costs covered by builder
- g. Accordance with building by-laws
 - i. EG: <http://www.ainc-inac.gc.ca/enr/wtr/cfm/cfm-eng.asp>
- h. Accordance with zoning by-laws
- i. Flood Construction Levels (FCL) raise the cost of building significantly
 - i. 3ft gravel
 - ii. 3ft foundation

6) Housing Board Approval Process

- a. Shared database with housing and lands for ensuring a complete application
- b. Application package submitted to Housing Board
- c. Housing Board will review the application → the application must be perfect before submission
- d. If there are no problems with the application, Housing Board may approve it

7) **Chief and Council**

- a. Submission of final application package (must contain all forms, maps and supporting documents!)
- b. If passed, can be submitted to Indian and northern Affairs Canada and/or external lenders

8) **Construction**