



SIKEDAKH NEW HOUSE BUILD PACKAGE

May 2018

Contents

What is in this document?	3
Basic requirements to build a new home in Sikedakh.....	3
Application package for building your own home, step by step process	3
What the band needs from you before the building process can begin	4
Lot Selection and Lot Use Timeline.....	5
General information on what to consider when building your own Home.....	6
Appendix A: Building Contractor List	7
Appendix B: House Plan Sites/resources for the Homeowner	8
Appendix C: Choosing the Right Contractor to Build Your Home	9
Appendix D: Example of a House Inspection report	10
Appendix E: Sikedakh New House Build Application	11
Appendix F: Sikedakh Affordability Worksheet	12

What is in this document?

Two components to Sikedakh's New House Build Package:

1. Application package for building your own home, step by step process
2. General information on what to consider when building your own home

Basic requirements to build a new home in Sikedakh

- You must be a registered member of Sikedakh band.
- You must not have any debts owed to the band.
- Spouses who are not band members cannot apply for a new home build subsidy.
- You must not have received a capital housing subsidy in the last 30 years.
- You must have enough money to cover building costs over and above the grant provided.
- After approval the homeowner is eligible for a \$46,000 grant to build your home. The rest will need to come from the band members own savings or a bank loan.

Application package for building your own home, step by step process

1. Select a site on reserve.
2. Come in and see the Housing Coordinator or Band Administrator to get a New House Build Application Package and an Affordability Worksheet which will determine whether you can cover the cost of building your own home.
3. Write a letter to the band making a request for the land you want. You will be asking for a Certificate of Possession or CP.
4. Fill out the application package and submit to the band.
5. Explore various house drawings. You also have an option of purchasing a Modular home. You can find books at the library as well as in book stores to purchase. See appendix B for a list of resources for house designs.
6. Do research on which contractors are out there that can build your home, or business that have Modular Homes? The preference is to hire someone that will build your dream home from beginning to end. The Band can help you with a list of possible contractors that are local. Choose

a contractor, by calling them and asking for a bid for the house you want. You can also ask the contractor to provide you with the drawings for your house. See appendix A.

7. Draft a detailed and comprehensive budget for your new build. You as a homeowner are responsible for everything involved in your build, such as a house inspector and septic system. The band does not cover the costs of the build.
8. See a Bank for a Loan. Go to a bank for the remainder of the cost to build a house. The Bank will provide up to \$75,000.00. The banks are the Royal Bank, Scotia Bank, Bank of Montreal or a Credit Union to get a loan for the remainder of your house build. For the Royal Bank the loan is called an *RBC First Nations on Reserve Loan Program*.
9. After talking to at least three contractors ask them to provide you with a proposal for your new house build. After reviewing the three bids/proposals choose one based on the criteria provided. Sign a contract with the Contractor and you will have hired your contractor. See appendix A for guidelines.

What the band needs from you before the building process can begin

Completed application, signed, with important attachments such as:

- CP for the site (Certificate of Possession)
- A Budget
- Letter from the Band office approving your new house build and announcing the grant amount. The band will pass a BCR approving your build.
- A completed affordability worksheet to determine whether you can cover the cost of building your own house.
- Letter outlining the intended use of the housing subsidy and where you plan to build.
- Letter from Bank approving your loan/mortgage.

Things you need to know:

- The Certificate of possession is held by the Band until the mortgage is paid in full.
- You must purchase land protection insurance from the bank where you got your loan from
- Should 3 consecutive payments be missed with the Bank; the Band will seek to take over the loan and the house.

All construction must follow these rules:

1. All construction must be in partnership with the Band Administrator;
2. All construction must consider using local labour force;
3. All construction must have housing plans, blue prints and all contracts approved by the Band;
4. All construction must follow Band approved construction and inspection practices and process;
5. Units shall be located to take maximum advantage of existing infrastructure such as sewer and water, streets and roads and electrical service.
6. Construction standards shall be in accordance with;
 - a) British Columbia Building Code (latest edition);
 - b) The National Building Code of Canada (latest edition);
 - c) Supplement to the National Building Code of Canada (latest edition);
 - d) Building Standards for the Handicapped (Supplement to the National Building Code – latest edition);
 - e) National Fire Code of Canada (latest edition);
 - f) Measures for Energy Conservation in New Buildings (E.M.R. – latest edition);
 - g) All other Band specific bylaws and regulations.
7. New units may not be occupied until the Band receives a copy of the completion/occupancy certificate issued by the building inspector confirming that the house is completed according to the requirements set out by the Band.
8. All workers on a construction site must be covered by Work Safe BC; and
9. All construction activities must be covered by construction insurance. The Band is not responsible for the costs of any insurance associated with the new home build.

Lot Selection and Lot Use Timeline

1. Units shall be located to take maximum advantage of existing infrastructure.
 - a. Approved occupants for a new home build may be given an option to identify their preferred lot location; however, Council reserves final authority to confirm the eligibility of the lot location for construction of new homes.
2. Lots will not be provided until after the application for a new home is approved.

3. All recipients of a lot must build their home on the designated lot within two (2) years of receipt of the lot.

In addition, when you are building:

- Have the inspector review your house build at these stages:
 - The contractor receives 25% of the project value up front before building starts.
 - Then progress advances based on inspection of the work to confirm the state of completion. The inspection should be based on percentage completion of each item in the house build. *See an example of an inspection report.*
 - There is a 10% hold back until the final inspection confirms that the house is 100% complete.

General information on what to consider when building your own Home

- You will receive a grant in the amount of \$46,000.00.
- The whole build process is the responsibility of the homeowner. The Band does not pay for any costs relating to the build.
- You will have a team of people assisting with your new house build, including the Bank and the Band office.
- The Band receives the loan from the bank and the band pays the contractor. The Band is liable for the loan. The Bank will provide up to \$ 75,000.00.
- You will need to be a band member to build in GV.
- You will need to be knowledgeable about house building, getting a bank loan and budgeting.
- The band has a set of specific guidelines for your build, when you are ready to proceed, including an application form and an affordability check list.
- No one may own land that is part of the reserve except in cases where members have secured a Certificate of Possession. An individual owns land when they have been issued a Certificate of Possession (CP) by AANDC in collaboration with the Band. A Certificate of Possession is a legal document that shows that an individual Band member is entitled to occupy and possess a specific piece of reserve land that was allotted to the member by the Band Council.
- Any person wishing to reside on Band land that has not been approved by Council for use as a sub-division must provide a written request to the Band outlining all of the following:
 - A reason for requesting the area outside of the subdivision;
 - A detailed description of the exact location of the land requested;
 - Confirmation by a qualified third party of all proposed service works, sewer, water, roads, electrical, and all costs for individual lot infrastructure development.

Appendix A: Building Contractor List

We are offering you a list of contractors for your consideration. This is only a list and WE ARE NOT RECOMMENDING that you hire any one of them. Please do not think that these are the only contractors available and please do not think that you are required to use them. We are trying to help the homeowner, especially if you do not know the field of contractors, the following is a good start, and you may use at your leisure.

- Gus Poirier Construction Phone (250) 847-5293 email - guspoirier@yahoo.com Gus Poirier in Smithers.
- Combs Custom Builders Phone (250) 842-5037 email - t.combs@telus.net Tim Combs in Kispiox Valley.
- Kelly Kranz Construction Phone (250) 842-5560 Kelly Kranz in Kispiox Valley.
- Top Dead Center Construction Phone (250) 842-6908 Tyson Combs in Kispiox Valley.

- Gary Vegh Phone (250) 842-5334
(Kispiox, BC)
- Alpha Northwest Construction Phone (250) 643-0462
Ben Dejong (Smithers, BC)

Appendix B: House Plan Sites/resources for the Homeowner

Here is a suggested list of websites that have the information that you may be looking for. You also have a choice of Modular homes. Once again this is not a recommended list, but merely a list to get you started, especially if you have no knowledge of house building.

- mobile.houseplans.com
- www.thehousedesigners.com
- www.eplans.com
- www.familyhomeplans.com
- sales@pineridgemodular.com modular homes
- www.blackstonehomes.net/pg/ modular homes
- Castle Builders/Bulkley Valley Home Centre (Telkwa)
(250) 846-5856 - Have books with plans that you can purchase but most people get them online (internet).
- Books stores will have books with house plans as well. Talk with your builder of choice and he should be able to guide you in the right direction to finding your forever home.

Appendix C: Choosing the Right Contractor to Build Your Home

- This form is merely useful information to help you assess the 3 bids from prospective building contractors. Do not go on cost alone. There are other factors to consider moving forward with choosing the contractor to build your forever home.
- You provide a clear direction based on your needs, wants, priorities and preferences.... Along with the realities of time and budget.
- A good builder will bring expertise on the construction process.... (Alternatives, Budget, and Schedule) and commitment to achieve the vision of the home owner.
- Does the contractor understand your dream? Is there a trust and good working relationship with this builder?
- Where are they located? This will let you know how much time will be spent building your house per day and if you will be paying for travel time.
- Is the cost reasonable? Keep in mind that cheapest is not always the best.

Asking the right questions

- Do they have Workers Compensation Insurance? YES ___ NO ___
- References of past work. YES ___ NO ___
- What do they believe differentiates them from other qualified contractors in the area?

- How many employees do they usually have working for them? _____.
- How long have they been in Business? _____.
- Are they in good standing with their bank? _____.
- Do they have any other projects on the go? _____. This will help determine if they have time for your project.

Appendix D: Example of a House Inspection report

BUILDING INSPECTOR REPORT

Hazelton BC

PROGRESS AND COMPLIANCE INSPECTION REPORT

HOME OF		LOCATION	Glenvowell
INSPECTION DATE		LOT NUMBER	

Services installed <input type="checkbox"/> Yes <input type="checkbox"/> No	Consultant Certificates (Multiples) <input type="checkbox"/> ACCEPTABLE <input type="checkbox"/> NOT ACCEPTABLE	Assessment- Reasonable Conformity with Established Standards <input type="checkbox"/> ACCEPTABLE <input type="checkbox"/> NOT ACCEPTABLE
--	--	---

ITEM	(I) %	Actual %
Excavation, foundation.	9	9
Damproof, drain & backfill	2	2
Frame, sheathing, roof.	20	16
Exterior doors and windows.	6	6
Rough electrical.	4	4
Rough plumbing.	3	2
Insulation, air-vapor barrier.	5	3
Basement floor	2	2
Exterior finish.	12	7
Interior wall and ceiling finish.	9	0
Heat equipment.	3	0
Complete electrical.	1	0
Complete plumbing.	4	0
Kitchen cabinets, vanity.	6	0
Finish carpentry.	5	0
Interior painting.	2	0
Finished floor covering.	4	3
Site work and improvements.	3	0
% Complete	100%	54 %

COMMENTS	Supervisors Comments/ Completion of Work
□ Building site shall be graded so that water will not accumulate at or near the building.	□
□ Contractor needs to ensure that the joist system is designed to support the concrete topping. (Finished floor type is not specified on the drawings)	□
□ Floor system fully enclosed prior to inspection.	□
□ Contractor needs to ensure required clearances between the support beams and finished ground are maintained.	□
□ All Structural members shall be protected from precipitation.	
□ Where the length of compression web members of the trusses exceed 6 feet in length continuous bracing shall be provided.	

NOTE: The above home has been inspected and the report has been returned to the Band Administrator for review. Completion of work is the responsibility of the Band, Housing Officer and Contractors.

	Housing Inspector	
Position		Date

The Band is satisfied that the above work has been completed.

Band Administrator	and/ or Housing Supervisor/Contractor	Date

Appendix E: Sikedakh New House Build Application

Appendix 5: Application for a New Home Build Permit

For housing department use only		
Date Received: By hand ____ By mail ____	Recorded:	Processed by:
Application complete?	Yes: No:	Interview completed? Yes Date: No
Application eligible?	Yes: No:	Confirmation letter sent Date:
Chief and Council Review		
Review Date:	File #:	Points Awarded:
Application approved	Yes: No:	Confirmation letter sent Date:

1. Applicant Information

Applicants are required to submit their status card or other evidence of Band Membership and identification confirming their age as part of this application.

Name (First and Last Name)	Date of Birth	Male or Female	Band member #
Primary Owner			
Secondary Owner			

Applicant is:

- Owner
 Contractor
 Authorized Agent
 Other: _____

Please note whether the applicant or secondary occupant(s) identifies as:

Elder Person with a disability

Please note if this is the first time applying for a new home build permit:

Yes No

If no, please specify the number of years the applicant has been unsuccessful: _____

2. Owner's Contact Information:

Street No. & Name/Box Number/R.R. #:		
City/Municipality:	Province:	Postal Code:
Phone:		
Person To Contact In Your Absence:		
Street No. & Name/Box Number/R.R. #:		
City/Municipality:	Province:	Postal Code:
Phone:		

3. Building Site

Building Site Address:		Band:
Province:	Postal Code	
Legal Description Lot #:	Plan #:	Building Type:

4. Contractor

Name:		Phone:	
Mailing Address:		City:	
Province:		Postal Code:	
Construction Value: \$		Square Feet:	

5. Employment History/Source of Income

Primary Owner

Name of present employer. If not currently employed, confirm source of income:	
Employment Address:	
City/Town/Reserve:	Postal Code:
Telephone Number:	Occupation:
Length of Employment: _____ years _____ months _____ weeks	

Secondary Owner

Name of present employer. If not currently employed, confirm source of income:	
Employment Address:	
City/Town/Reserve:	Postal Code:

Telephone Number:	Occupation:
Length of Employment: _____ years _____ months _____ weeks	

6. Owner Authorization

Project: (What are you building?) _____

7. Project/Development description: _____

Site Address: _____
 Lot: _____ Plan: _____

As owner of the above mentioned property, I make application for the works described in the permit application;

OR.

As owner, I authorize _____ to apply on my behalf.

Owner Signature: _____ Owner's Agent Signature: _____

8. Total Annual Household Income (from Appendix 7): _____

9. Declaration/Financial Disclosure

All information provided shall be kept confidential and used for the purposes described herein.

I, _____, do solemnly and sincerely declare that:

1. The housing policy has been provided to me and the procedures have been explained to me/us and I/we undertake to abide by them or as they might from time to time be amended by Chief and Council,

2. The undersigned consents to the obtaining of such information as the name of Band as a Landlord may deem necessary at any time in connection with the undersigned, in conjunction with the premises hereby applied for, or any renewal, or extension thereof.
3. The undersigned consents to the disclosure of any information concerning the undersigned to any credit reporting agency or person with whom the undersigned has or proposes to have financial relations with.
4. The undersigned warrants that all information presented above is correct. Submission of an incorrect application may result in the application from being excluded for consideration.
5. The undersigned is not in arrears on any name of Band payments, user charges or other debts.
6. I hereby give my consent to share my information in this application with the Bands and/or other non-profit organizations affiliated with the Gitksan Government Commission.
7. I acknowledge that if I am granted a building permit pursuant to this application that I am responsible for compliance with the current edition of the BC Building Code, the Housing Policy and any other applicable enactment, code, regulation or standard relating to the work in respect of which the building permit is issued, whether or not the said work is undertaken by me or by those whom I may retain or employ to provide design and/or construction service.
8. I acknowledge that neither the issuance of a building permit, nor the acceptance or review of plans, specifications, drawings or supporting documents, nor inspections made by or on behalf of the Band constitute a representation, warranty, assurance or statement that the current edition of the BC Building Code, the Building regulations of the Band or any other applicable enactment, code, regulation or standard has been complied with.
9. Where the Band requires letters of assurance be provided by a registered professional, I confirm that I have been advised by the Band that it relied exclusively on the letter of assurance of "Professional Design and Commitment for Field Review" prepared by (Insert name of registered professional or attach list)
10. I confirm that I have relied only on the said registered professional for the adequacy of plans, drawings, specifications and supporting documents submitted with this application.
11. I understand that I should seek independent legal advice in respect of the responsibilities I am assuming upon the granting of a permit by the Band to this application and in respect of the execution of this acknowledgement.
12. I hereby apply for a building permit in accordance with the submitted documents and this application.

Appendix F: Sikedakh Affordability Worksheet

Affordability Worksheet

Step 1: Determine Anticipated Monthly Household Income

Applicant Name: _____

Housing Unit #: _____

Date of Interview: _____

List the regular NET monthly income (after deductions) for all permanent adult members of the household who will be living in the unit.

<u>Anticipated Net Monthly Income</u>	Monthly income amount for adult member 1	Monthly income amount for adult member 2	Monthly income amount for adult member 3
Net employment income from all sources(after taxes and deductions)	\$		
Social Assistance benefits	\$		
Pension benefits	\$		
Employment insurance benefits	\$		
Child tax benefit	\$		
Alimony, child support	\$		
Other income (lease monies, room and board, investment income)	\$		
Total net monthly income	\$		

Affordability Worksheet

Step 1: Determine Anticipated Monthly Household Income

Applicant Name: _____

Housing Unit #: _____

Date of Interview: _____

List the regular NET monthly income (after deductions) for all permanent adult members of the household who will be living in the unit.

<u>Anticipated Net Monthly Income</u>	Monthly income amount for adult member 1	Monthly income amount for adult member 2	Monthly income amount for adult member 3
Net employment income from all sources(after taxes and deductions)	\$		
Social Assistance benefits	\$		
Pension benefits	\$		
Employment insurance benefits	\$		
Child tax benefit	\$		
Alimony, child support	\$		
Other income (lease monies, room and board, investment income)	\$		
Total net monthly income	\$		

Step 2: Confirm Anticipated Monthly Housing Expenses

This section will be completed with a representative of the housing department who will give you the average housing costs you can expect to pay based on the average costs for the type of housing assistance you have applied for.

Anticipated Housing Related Expenses	Monthly Household Amount
Rent/mortgage/occupancy charge, maintenance fee, loan payment	\$
Utilities (if paid separately including hydro, water/sewer, garbage pick-up, etc.)	\$
Insurance (car, home contents, life, etc.)	\$
Repairs and maintenance	\$
Other costs (specify)	\$
Total housing-related expenses	\$

Step 3: Determine Anticipated Non-Housing Expenses

Confirm all of your current monthly non-housing expenses.

Anticipated Non-Housing Expenses	Monthly Household Amount
Groceries	\$
Clothing	\$
Child care, school/sporting fees and related expenses	\$
Phone, cable, internet	\$
Insurance (car, medical)	\$
Car/truck loan payment	\$

Gas and other transportation costs including car repairs	\$
Personal loan payments	\$
Credit card payments	\$
Entertainment	\$
Other debts	\$
Savings	\$
Total Monthly Non-Housing Expenses	\$

Step 4: Affordability Calculation

Total net monthly income from Step 1		\$
Total monthly housing expenses from Step 2	<i>Minus</i>	\$
Amount available for monthly non-housing expenses	<i>Equals</i>	\$
Total non-housing-related expenses from Step 3	<i>Minus</i>	\$
Difference	<i>Equals</i>	\$

FOR HOUSING DEPARTMENT USE ONLY	
Total net monthly income from Step 1	(A)
Total expenses from Step 2 <i>plus</i> Step 3	(B)
Total expenses as a percentage of total income (B ÷ A)	