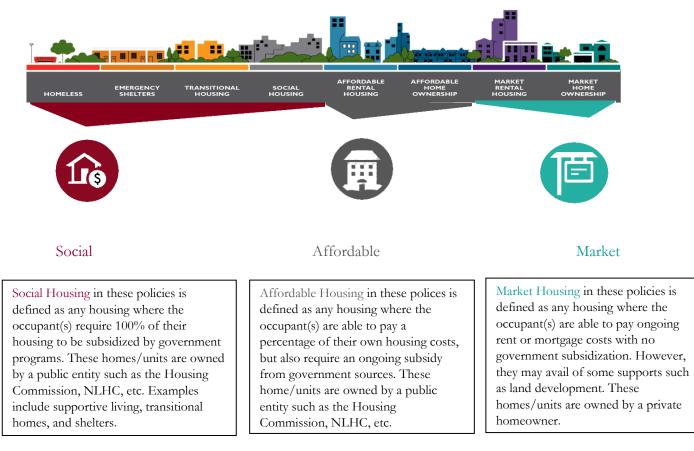
### Policies

The purpose of these policies is to document the operating processes governing housing for the five communities in Nunatsiavut. For the purpose of these policies, there have been three types of housing identified based on CMHC's Housing Continuum (shown below). This categorization is required as the policies may apply to one, two, or all three of the identified categories. The subcategories defined by CMHC still are relevant in delineating between various housing types, but these three categories help to define how policies differ across the spectrum.



#### NHC Policy Amendment List—Pursuant to Policy 25.0:

Amendment Number	Approval Date (MM/DD/YYYY)	Description and Corresponding Records (e.g. date of Board meeting)
#1	10/11/2022	Amendments to Policy 19.0
#2	10/11/2022	Addition of Policy 26.0
#3	12/06/2022	Amendments to Policy 19.0
#4	07/26/2023	Additions of Policies 27.0- 33.0

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### 1.0 Conflict of Interest



Conflict of interest is a situation in which a person has a private or personal interest large enough to appear to influence the outcome. A private or personal interest includes, with out limitation, a pecuniary interest, an indirect pecuniary interest and a deemed pecuniary interest.

The Housing Commission is responsible to manage conflict of interest situations.

#### **Conflict of Interest**

Firstly, operations conducted by the Housing Commission should, where possible, minimize the ability for persons to unduly influence decisions. This includes using anonymity, developing formulaic and transparent decision-making processes, and having key decisions made by a diverse group of personnel (e.g. the Board of Commissioners).

Where processes are unable to remove a conflict, representatives of the Nunatsiavut Housing Commission (which include Board Members, Employees, or Committee Members), must ensure that action is taken to address occasions where they are in a position to make or influence a decision that would benefit themselves or an immediate family member (as outlined in this policy). Some of these potential situations are identified below:

- 1. Delivery of programs and services where one of the persons involved in the process is the recipient or an immediate family member (as defined below) of a recipient and the Housing Policies are not followed.
  - Spouse or common law partner (individual they are living with and in a romantic relationship with);
  - A son, daughter, brother or sister of the commission member or the commission members spouse;
  - A minor in the individual's legal care;
  - Parents or step-parents;
  - Parents in-law, brother-in-law, sister-in-law;
  - A parent's or step-parent's spouse or common-law partner;
  - A guardian or tutor; or
  - Any other person who normally resides in the same home as the individual.
- 2. Where a Housing Commission member or employee is engaged in business or decisions which effect the employees ability to follow policy.
- 3. Where a Housing Commission member or employee makes a decision that directly involves their immediate family or a close relative of the family.

The above list is not comprehensive. Any occasion that meets the definition of a conflict of interest should be reviewed. If there is a debate as to whether there is a conflict of interest, the matter should be reviewed and voted on by the Governance committee.



#### Apparent Conflict of Interest

For the purposes of these rules, a commission member has an apparent conflict of interest if there is a reasonable perception, which a reasonably well informed person could properly have, that the member's ability to exercise an official power or perform and official duty or function is influenced by their private or personal interest.

This policy does not apply to the exercise of an official power or the performance of an official duty or function that they apply to any interest in a matter that a commission member may have:

- a) Because of being entitled to receive any service, commodity or other benefit offered by the government or Housing Commission on the same conditions that apply to persons who are not members;
- b) Because of being liable to pay a fee, levy, payment or rate for a service, privilege or benefit charged by the government or housing commission to all individuals in respect of that service, privilege or benefit;
- c) Because of being eligible for election or appointment to fill a vacancy, office or position in a government or a board in a situation by law to fill that vacancy, office or position;
- d) Because of being eligible for election or appointment, or having been elected or appointed, by a government to a board;
- e) With respect to any allowance, honorarium, remuneration, salary or benefit to which the member is or may be entitled by reason of being a member of the government or the housing commission;
- f) Because the member has a pecuniary interest that is an interest in common with other commission members generally
- g) As the purchaser or owner of a debenture, bond or other security issued by the Nunatsiavut Government; or
- h) Solely because of interest that is so remote or insignificant that it cannot reasonably regarded as likely to influence the commission member.

### 1.0 Conflict of Interest



#### Procedure for Conflict of Interest

A representative who has reasonable ground to believe that he or she has a conflict of interest in a matter that is before the Housing Commission must, if present at a meeting considering the matter:

- 1. As soon as practical after the commencement of the meeting and an awareness of the conflict, disclose the general nature of the conflict of interest;
- 2. Vacate their decision-making role for the duration of the decision-making process without voting or participating the consideration of the matter an while the matter is being considered:
  - i. In the case of a closed meeting, leave the room in which the meeting is held or exit the call or virtual meeting;
  - ii. In the case of a meeting that is open to the public, either leave the room in which the meeting being held or remain in that part of the room set aside for the general public; and
- iii. Refrain from attempting in any way, whether before, during or after the meeting, to influence the decision of the Housing Commission with respect to the matter.

#### Interested member not present at meeting

If a member was not present at a meeting at which a matter in which the representative has a private interest was the subject of consideration, the representative must disclose the conflict of interest at the next meeting the commission member attends.

#### Recording in minutes of declaration of interest

Every disclosure of a conflict of interest and the general nature thereof, and the withdrawal of the representative from the meeting must be recorded in the minutes of the meeting by the person responsible for making that record.

A central record of every disclosure of a conflict of interest received must be distributed to all Housing Commission members.



	2.1	Nunatsiavut Government Ownership Declaration
		All homes, apartments, serviced land lots, and un-serviced land lots that were acquired by funding provided by the Nunatsiavut Housing Commission, remain the sole property of the Nunatsiavut Government.
	2.2	<b>Illegal Transfer of Title</b> Under no circumstance can an individual(s) sell, trade, buy or profit from a Nunatsiavut Housing Commission owned dwelling. The Nunatsiavut Housing Commission retains the right to pursue legal action against any individual(s) attempting to engage in the illegal transfer of title.
	2.3	<b>Occupant Selection</b> Occupants vacating a Nunatsiavut Housing Commission owned unit or house, have no authority in determining the Nunatsiavut Government Beneficiary who is selected to reside in the dwelling once vacated. The allocation of a vacant Nunatsiavut Housing Commission owned unit or house will be the responsibility of the Housing Commission.
	2.4	<b>Subletting</b> Occupants are not allowed to sublet Nunatsiavut Housing Commission owned homes, or units without prior written approval form the Nunatsiavut Housing Commission.
	2.5	<b>Exchange of Homes</b> Occupants occupying a Nunatsiavut Housing Commission owned home or unit, will not be permitted to exchange their home or unit with another occupant's home or unit without written approval from the Nunatsiavut Housing Commission.
Ē	2.6	<b>Commission's Support of Market Housing</b> Where the Nunatsiavut Housing Commission provides supports of any type (e.g. land, financial, etc.) to assist with the development of market housing, specific agreements will be developed to ensure the Housing Commission's investment is adequately protected.



	1			
	All beneficiaries applying to the Nunatsiavut Housing Commission for housing supports (including land, housing units, financial support, etc.) will have their name placed on a wait list until such time that appropriate housing supports becomes available and applicant(s) has completed the screening process.			
	Additions to the Housing List			
3.1	An applicant is added to the housing list once a completed application has been received by the Housing Commission. Incomplete applications will delay the processing of an application.			
	Deletions from Housing List			
	• An applicant can request to have their application withdrawn from the housing list by calling the Housing Commission office and requesting their application be withdrawn.			
	• The applicant is deceased.			
	• The applicant ceases to be a beneficiary of the Nunatsiavut Government.			
	• The applicant is allocated and receives the required housing support for which they have applied			
	• The applicant receives an interest in a lot due to a transfer of interest from another beneficiary.			
	Maintenance of Housing List			
	The Housing list will be compiled, maintained and updated regularly by the Housing Clerk. The list should only contain the name of the individual, contact information, and date when the application was approved to allow the name to be entered on the housing list.			
	The Housing Commission must keep an up to date housing list and ensure the community beneficiaries who meet the housing eligibility criteria are placed in a queue.			
3.2	<ul><li>The Housing Commission will use an excel spreadsheet to keep the following information:</li><li>Name of the applicant (first middle last)</li></ul>			
	Name of co-applicant (list all the names)			
	• Birthdate for all that will be residing in the home/unit			
	<ul> <li>Telephone contact information of the applicant</li> <li>Data that the person becomes qualified and placed on the housing list</li> </ul>			
	• Date that the person becomes qualified and placed on the housing list.			
	The Housing Commission shall not share this information with anyone. The person can be told where they are on the housing list, but do not have access to the other names on the lists.			



4.1	Eligibility of Beneficiaries Only Nunatsiavut Government Beneficiaries over the age of 19 are eligible for units and housing in the five communities located within Nunatsiavut. Procedure Complete the housing application provided by the Housing Commission. Ensure it is complete and submitted prior to any specified deadlines.
4.2	<ul> <li>Eligibility of Non-Beneficiaries</li> <li>Funding restrictions and legal requirements may prevent Non-Beneficiaries from accessing Nunatsiavut Housing Commission housing programs in certain circumstances.</li> <li>The purposes, principles and priorities set out in sections 1.3 to 1.9 of the Act, inclusive, and measures for their achievement under the Act, are not intended to, and must not be interpreted or applied so as to, prevent the Nunatsiavut Government, the Commission or an Inuit Community Government from providing access to Nunatsiavut housing by Non-Beneficiaries in the Communities where: <ul> <li>a) there is a local surplus of housing;</li> <li>b) the relevant government or the Commission consider that it is necessary and appropriate to do so; and</li> <li>c) doing so would not be contrary to Inuit interests.</li> </ul> </li> <li>A non-beneficiary over the age of 19 caring for minor Nunatsiavut Government Beneficiaries are eligible to apply for housing.</li> <li>Procedure</li> </ul>



Î	5.1	<b><u>Requirements and Standards</u></b> Each newly constructed house shall be fully serviced and offer the necessary water, sewer, heating, and electrical amenities. All services installed shall meet minimum safety and quality standards as set out by applicable provincial and/or federal codes.
	5.2	Included Services and Utilities All service charges for utilities (including electricity, water, and heating) or any other common service that is now provided is the responsibility of the Nunatsiavut Housing Commission.
	5.3	<b>Requirements and Standards</b> Each newly constructed house shall be fully serviced and offer the necessary water, sewer, heating, and electrical amenities. All services installed shall meet minimum safety and quality standards as set out by applicable provincial and/or federal codes. High efficiency wood stoves may be included in an effort to improve energy efficiency of Housing Commission homes.
	5.4	<b>Included Services and Utilities</b> Some service charges for utilities (including electricity, water, and heating) or any other common service will generally be the responsibility of the occupant. However, in specific circumstances, the Nunatsiavut Housing Commission may be responsible for these costs. The details of these relative responsibilities will be dictated in each individual occupancy agreement.
Ē	5.5	Services for Private Homes Beneficiaries wishing to construct their own homes, utilizing their own forces and means may be eligible to have water and sewer services installed by the Nunatsiavut Housing Commission. This initiative requires pre-approval by the Nunatsiavut Housing Commission Board and may vary case by case.



6.1	Housing applications will be accepted throughout the year on a rolling basis. However, the Nunatsiavut Housing Commission will implement an application deadline for consideration of new homes being built in the next construction season. This deadline will be imposed to allow sufficient time to process, assess, and allocate housing in advance of required construction decisions.
6.2	<ul> <li>Only those eligible in accordance with applicable legislation will be approved for housing supports through a fair and transparent application process.</li> <li><u>Procedure</u></li> <li>Completed housing applications must be submitted to the Housing Commission. Completed applications will be date stamped by the Housing Director or delegated staff and the date stamp will be a factor in establishing priority in allocating housing supports where there is a tie between applicants. A copy of the front page of the date stamped application will be provided to the applicant for their records. Upon receipt of the application, the Housing Director or delegated staff will verify all portions of the housing application are completed and upon verification the applicant's name will be added to the applicable housing support list.</li> <li>Applications received by Canada Post or courier will be date stamped on the day mail is received in the office. If an applicant requires support to mail an application, each Community Committee will be responsible for assisting with the process.</li> <li>Applications may be dropped off in-person at the Housing Commission office.</li> <li>Applications may be accepted by facsimile</li> <li>Applications can be accepted through the website.</li> </ul>



7.1	<ul> <li>The Housing Commission will select applicants for available housing supports according to a specified set of criteria. This set of criteria may change over time as needs and supplies evolve. Given the spectrum of needs to be addressed by the Housing Commission, a variety of differing applications may be developed. A preliminary list of evaluation criteria are included below, and new criteria may be added as appropriate.</li> <li>No outstanding debts to the Nunatsiavut Government. This includes: willful damages to Nunatsiavut Housing Commission housing (including that done by guests) rental arrears, and any other money owed to the Nunatsiavut Government. If there is a signed, active repayment agreement in place, it needs to have been followed for a period of one year prior to being considered as an applicant for housing.</li> <li>The ability to pay rent, utilities, and maintenance for the home or unit. This may be determined by filling out the income verification form (e.g., pay stubs, bank statements, an official offer letter from your employer)</li> <li>The willingness and ability to care for the home or unit (i.e. act in a responsible manner, undertake regular and preventative maintenance, etc.).</li> <li>Income level, in order to qualify for social housing Nunatsiavut residents must have a household income below the social housing maximum income.</li> <li>Family size and characteristics (i.e. two small children of opposite genders sharing a room vs. two teenagers of opposite genders sharing a room vs. two teenagers of opposite genders sharing a preson with asthma would be at a greater health risk living in a home that has mold or poor ventilation).</li> <li>Current living conditions.</li> <li>Ownership and condition of land.</li> <li>Date housing application received.</li> <li>Letter of references.</li> <li>History in housing programs (including eviction history).</li> </ul>
	When the number of suitable applicants, which is based on the finalized criteria, is greater than the number of available homes and units, the criteria point allocation system will be used to assist in assigning homes and units. The occupant must sign a declaration of information stating that the information provided on their application is true.
	For example: I hereby certify that the above statements are true and correct to the best of my knowledge. I understand that a false statement may disqualify me for housing benefits and may result in legal action.



	All housing applications should be renewed every two years to ensure up-to-date information. Failure to renew an application may result in forfeiting of an applicant's position in the housing queue. It is the responsibility of the applicant, in the event that they move, change contact information, or have additions to family composition, to notify the Housing Commission of such changes. The purpose of this is to update housing applications, to ensure that information is both current and accurate, and to ensure that applicants remain on the housing list.
8.1	Procedure The Housing Commission will keep a list of housing applications. The Housing Commission will send out a Housing Renewal Letter and a renewal application to each applicant on the housing wait list. It is the responsibility of each applicant on the housing list to ensure their information is current and accurate. All applications that have not been renewed will be kept on file for one additional year; if they are not renewed, the application will be destroyed and the individual will be removed from the housing waitlist.

9.2



All homes and units are assigned in accordance with the standards set forth in the table to the right. In the event homes or units contain bedrooms which are not large enough for two persons or which will adequately accommodate more than two persons, appropriate adjustments may be made in the application of these standards.

The Canadian National Occupancy Standard (CNOS) assesses the bedroom requirements of a household based on the following criteria:

- There should be no more than two persons per bedroom;
- Children less than five years of age of different sexes may reasonably share a bedroom;
- Children five years of age or older of opposite sex should have separate bedrooms;
- Children less than 19 years of age and of the same sex may reasonably share a bedroom; and
- Single household beneficiaries 19 years or older should have a separate bedroom, as should parents or couples.

Using this measure, households that require at least one additional bedroom are considered to experience some degree

Number of Bedrooms	Number of Persons Minimum	Number of Persons Maximum
0	1	2
1	1	2
2	2	5
3	3	7
4	4	9
5	5	11
6	6	14
Procedure		

Homes and units will be assigned so as not to require a single parent to occupy the same bedroom with their children or to have children of opposite sex over the age of five share a bedroom. Homes and units will be assigned so as not to require the use of living-room for sleeping purposes, except in 0-bedroom homes and/or units.

Selection preference for handicapped-accessible, and barrier free homes and units will be for individuals with a disability or families with a member who is disabled. They shall have preference over all other families, and individuals for homes or units that are designated handicapped accessible or barrier free.



	The Housing Commission determines successful applicants by granting the application or refusing the application for all housing in accordance with the eligibility and selection criteria.			
10.1	<ul> <li>a) Successful Applicant         When housing supports become available, the Housing Commission will review the Housing List and determine from the eligibility requirements and the criteria for applicants, which applicants meet the criteria and are the best candidates for the housing supports that are available in accordance with the Canadian National Occupancy Standard (CNOS).     </li> <li>The Housing Commission will then telephone all applicants who meet the requirements and whom can be appropriately supported. During the call, the Housing Commission will review the application with the applicant to ensure all information is still accurate and up to date. Once the application information has been confirmed the Housing Commission</li> </ul>			
	<ul> <li>b) Unsuccessful Applicant</li> <li>b) Unsuccessful Applicant</li> <li>commission will notify the unsuccessful applicants by phone and send them a written letter (or email) of the reasons for rejection. The unsuccessful applicant will be provided with the appeal policy, including the necessary forms and notification of the time frame required to submit their appeal.</li> </ul>			
10.2	Successful Applicants The successful applicant must meet with the Housing Commission two weeks prior to availing of the housing supports. The Housing Commission will notify them of the date where the supports will be available to them and carry out the occupant orientation which will include but not necessarily be limited to:			
	<ol> <li>Review and sign the required agreement(s).</li> <li>Where rent is required, pay damage deposit which is set at 50% of the monthly rental amount. This will be returned to the tenant 30 business days after move out provided there are no damages for which the occupant is responsible.</li> <li>Review payment amount and frequency.</li> <li>Where required, a pre-occupancy inspection report shall be signed by both the occupant and the Housing Commission personnel.</li> </ol>			



	Successful Applicants (Continued)
	<ol> <li>Confirm all utilities that are the responsibility of the Nunatsiavut Housing Commission (as per the occupancy agreement) are setup.</li> <li>Occupants are strongly encouraged to purchase and maintain insurance to cover their personal property and are solely responsible for doing so. Damage or loss of the occupants' personal property will not be covered under the Nunatsiavut Housing Commission insurance policies.</li> </ol>
	All new occupants are required to complete new occupant training that may include:
10.2	<ul> <li>Review of Nunatsiavut Housing Policies &amp; Procedures</li> <li>Review of all the agreements to be signed by the occupant</li> <li>CMHC basic home maintenance course (completion required within 3 month of move in or as it is available)</li> <li>Schedule of basic maintenance to keep a healthy home (including weekly, monthly, yearly duties)</li> <li>High efficiency wood stove training (developing it right now)</li> <li>Understanding the need for contents insurance and how to secure contents insurance</li> <li>Winter preparation and preventative maintenance</li> <li>Oil furnace maintenance training</li> </ul> Procedure Set up the meeting with the successful applicant. Provide an information booklet to the occupant that can include a copy of the agreement to be signed, documents on home maintenance, and the details required to take the CMHC home maintenance course if being offered within the first year. A written receipt will be provided for any financial transactions. The Nunatsiavut Housing Commission will maintain property and fire insurance for all homes and units so long as the Nunatsiavut Housing Commission retains ownership of the home or unit.
40.0	Selected Applicants –Decline Offer for Home or Unit Selected applicants may decline accepting the house or unit prior to moving in, without penalty if they notify the Housing Commission within two weeks of the date on the acceptance notification.
10.3	Procedure The applicant must provide a written note that they are not taking the home or unit. Applicants will notify the Housing Commission, in writing (mail or e-mail is acceptable), of refusal as soon as they decline. The next successful applicant on the housing list can be offered the house or unit. A written decision to decline a house is final and binding.



	1		
	Occupancy or rental fees are calculated monthly and should generally be <b>paid in advance</b> on or before the last day of the month, although alternative payment dates is an arrangement has been made with the Nunatsiavut Housing Commission. For example, April's rent should be paid by March 31 <sub>st</sub> .		
	It is a condition of an occupancy agreement that an occupant pay their rent in full and on time. Failure to pay on time could result in the Housing Commission taking action that could lead to an individual losing their home or unit.		
	For the Nunatsiavut Housing Commission, it is vital that rent be paid in full and on time to ensure that they have the revenues needed to conduct repairs, pay maintenance staff, pay back mortgage loans, have a contingency for large repairs in the future, and reinvest in housing in the five Nunatsiavut communities.		
	Occupancy Fee Payment Arrangements		
11.1	Occupants are required to make monthly occupancy fee payments as determined by the terms and conditions within their occupancy agreement. Failure to pay occupancy fees could result the Housing Commission taking action which may ultimately lead to eviction from the home or unit.		
	The Housing Commission is required to ensure all maintenance and payment of project expenses, including mortgage payments, on housing projects is satisfied. In order to facilitate this, occupants are required to make regular monthly occupancy fee payments.		
	<ol> <li>Occupancy fee payments are due on the last day of each month.</li> <li>Place of payment: occupancy fee payments can be made at the Housing Commission, electronically through online banking, via payroll deductions in certain cases, or online through the Housing Commission website. Electronic payments are preferred.</li> <li>Form of Payment: Cash, cheque or money order, no third party cheques will be accepted. Receipts will be provided to each occupant upon receipt of payment if requested by the occupant.</li> </ol>		
	<ol> <li>Automatic withdrawals can also be arranged and this method is encouraged by the Housing Commission.</li> <li>The Nunatsiavut Housing Commission may arrange for direct payments from income</li> </ol>		
	assistance where the occupant's fees are paid through this program.		
	NSF Cheques: cheques returned for insufficient funds –If a payment is made by cheque and is returned by the bank as Non-Sufficient Funds (NSF) three times, cheques will no longer be an acceptable method of payment for that occupant.		
	A year end statement will be provided to each occupant outlying their payments to date and any outstanding payments.		



11.2	Occupancy Fees Rates Fees are calculated using the Housing Commissions standard calculations and take in to consider a number of different factors, beyond solely income level. Occupants can find their monthly occupancy fee amount in their occupancy agreement with the Nunatsiavut Government Housing Commission.
11.3	Increase in Rental PaymentsWhere the Nunatsiavut Housing Commission wants to increase the occupancy fees, they must give the occupant written notice at least 90 days before the date of the increase. Occupancy fees may also be increased if at least 12 months have passed since the last occupancy fee increase or since a new occupant moved into the home or unit.ProcedureThe Housing Commission will provide notice to the occupant in writing about the occupancy fee payment increase. The written notice will be hand delivered, e-mailed, or sent by courier.
11.4	Variability of Payment Dates Occupants have varying dates on which they receive their income. As such, the Nunatsiavut Housing Commission may arrange payment on dates that are convenient for the occupant. This variability could take the form of payment regularity (e.g. bi-weekly, semi-monthly, monthly, etc.) or days of the month (e.g. every second Friday as this is when the occupant gets paid).

# 12.0 Appeals of Housing Program Decisions



12.1	<ul> <li>Any applicant, whose housing application is refused by the Housing Commission, may appeal the decision in writing (by mail ore-mail).</li> <li>Grounds for an Appeal</li> <li>An applicant may appeal a decision made under this housing policy where the appeal falls under one or more of the following categories: <ul> <li>a. The policy was not applied which impacted the outcome of the decision being appealed;</li> <li>b. There was a lack of procedural fairness which impacted the decision being appealed (i.e. any procedural error, improper investigation, or discrimination);</li> <li>c. New information has been provided rendering the original decision unreasonable in light of the new information presented; and/or</li> <li>d. The policy is patently unreasonable (i.e. the policy cannot be rationally supported or there is a defect in the policy which is immediate and obvious).</li> </ul> </li> </ul>	
12.2	Appeal of Committee Decisions Where a Committee has been delegated the power to make housing allocation and assignment decisions, a person directly affected and aggrieved by a decision or other action of the Committee may appeal to the Director of Housing. The Director of Housing must within 14 days of receiving the appeal, provide a fair hearing to the appellant and the Committee and submit a written decision to the appellant, the Committee and the Minister. The Director's decision is final and binding on the appellant and the Committee.	
	Appeal of Commission Decisions A person directly affected and aggrieved by a decision of the Board or the Director of Housing who wishes to apply for a review of the decision must within ten days of the date of the decision submit a	
12.3	<ol> <li>written request for a review to the Nunatsiavut Government's Director of Legal Services.</li> <li>Within ten days of receipt of a written request for a review the Minister must appoint an individual to review the application and the decision of the Board or the Director of Housing.</li> <li>The Tribunal has 14 days to carry out a review and submit a written decision to the applicant, the Board and the Minister.</li> <li>On a review the Tribunal must provide a fair hearing to the applicant and the Board.</li> <li>The Tribunal's decision and recommendations are final and binding on the applicant, the Commission, and the Nunatsiavut Government and are not subject to review or appeal.</li> </ol>	



	<ul> <li>Where an occupant fails to pay their occupancy fees, the Housing Commission will take one or more of the following steps:</li> <li>1. Request the occupant in writing to meet with the Housing Commission to establish an occupancy fee arrears repayment plan.</li> <li>2. If the occupant is an employee of Nunatsiavut Government, they will have their rent deducted from their wages. Arrears are deducted from every pay cheque at a minimum of \$60 per cheque.</li> <li>3. If the occupant is an official of the Nunatsiavut Government, and during their time in office they have rental arrears, their honoraria and mileage reimbursements may be applied towards the rental arrears until all arrears are paid. Once the rental arrears are paid in full, the full honorarium and mileage will be once again paid to the official.</li> <li>4. Where there are still outstanding rental arrears, the Housing Commission may move to evict the occupant.</li> </ul>	
13.1	<ul> <li><u>Procedure</u></li> <li>The Nunatsiavut Housing Commission will notify the tenant, in writing of the steps and consequences to be taken as soon as there are arrears.</li> <li>For employees of the Nunatsiavut Government, rental amounts will be deducted at 50% of total rent per pay cheque and arrears will be deducted at a minimum of \$60.00/pay cheque. Where there are three pay periods per month, rent payments will be deducted on the first and second pay period. Arrears will be deducted from every pay cheque.</li> <li>Honoraria Deductions: Any tenant who has housing arrears and who receives an honorarium from the Nunatsiavut Government will have a portion of their honoraria applied to arrears.</li> <li>1. Arrears amount between \$01 -\$5,000 the deduction is 25%</li> <li>2. Arrears amount between \$5,001 and up, the deduction is 50% Nunatsiavut Government</li> </ul>	

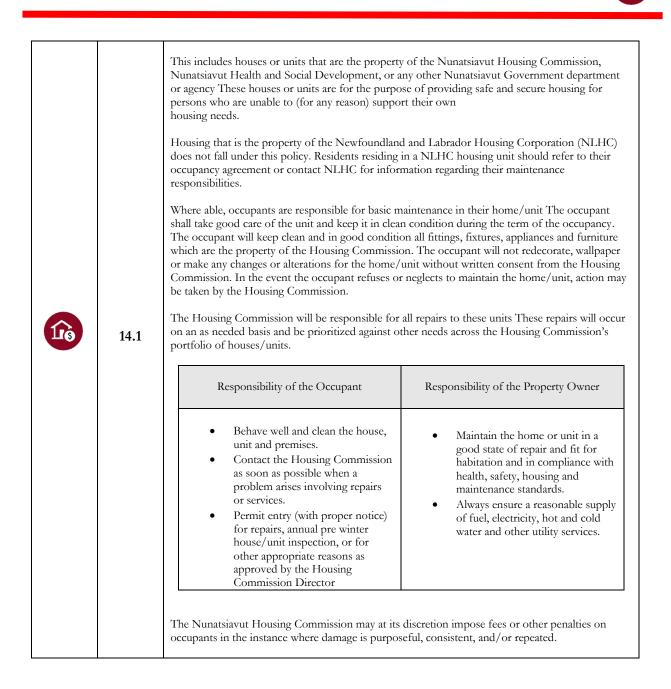
# 13.0 Occupancy Rental Arrears and Eviction



	Contracts
	Any tenant who is contracted by any Nunatsiavut Government department to perform a duty for which they will be paid, and who has housing arrears, will have a minimum of 25% of their contracted income deducted for arrears repayment.
	Any other approved Nunatsiavut Government distributions or any distribution of monies from any settlement will be applied to current and historical arrears owing at a set amount determined by Executive Council or a designate from Nunatsiavut Government's legal team.
	Prior to initiating legal proceeding against the tenant, the Housing Commission will notify the tenant/occupant with a demand letter outlining:
	• The amount owed.
	• The procedures to make payments.
	• The legal consequences of failing to make payments.
	• The Housing Commission will not renovate or repair any homes/units of tenants in reputal arready uplace the repovation or repair is required for seferty health, or disability.
	rental arrears unless the renovation or repair is required for safety, health, or disability reasons.
13.2	
	<u>Repayment Terms</u>
	The repayment agreement term will not exceed 12 months. Repayment agreements exceeding 12 months must obtain prior written approval of the Housing Director. Both the occupant and the Housing Commission shall agree, in writing, to the terms of the repayment agreement. The occupant shall be provided with a signed copy of the agreement, a second copy will be on the occupant file and one copy will be in the accounts receivable file in the finance department.
	Breach and automatic termination: failure to make full and timely payments in conformance with the repayment agreement shall result in automatic termination of the repayment agreement without further notice of warning.
	Avoiding automatic termination by a showing of good cause: automatic termination may not be imposed if a tenant provides documentation of good cause as to why the payments were not fully and timely paid. Determination of good cause shall be at the sole discretion of the Housing Commission Board.
	Rent Collection and Default Procedures
	The Housing Commission's occupant file shall include dated documentation regarding all attempts made by the Housing Commission to contact the tenant pertaining to late payment or non-payment of rent/occupancy fees. Non-payment of rent/occupancy fee policies will be applied immediately after one payment has been missed as in the following table.



13.2	First notice	A first notice will be sent to the tenant on the 3rd working day of the first month the payment is missed. The tenant will be advised to pay the outstanding rent in full or to make an appointment with the Housing Commission to arrange repayment of the arrears.	
	Second notice	If by the 15th day of the month no payment has been received and if the tenant has not contacted the Housing Commission to make arrangements for repayment of the arrears, a second notice will be sent. The notice will remind the tenant that the account is in arrears and they must repay the arrears in full or meet with the Housing Commission and enter into a written agreement to repay the arrears over a mutually agreed upon amount of time; if a repayment agreement is entered into the tenant must pay a minimum of 15% of the arrears on the date the agreement is entered in to. The second notice will confirm of the consequences of failing to repay the arrears or make repayment arrangements. The Housing Commission will make at least two efforts to contact the tenant by telephone or personally at the Rental unit to resolve the arrears.	
	Third notice	If, on the last day of the month, no payment has been received or the tenant has not entered into a repayment agreement, a third written notice will be sent on the 1st day after the second payment has been missed. The notice will confirm the tenant has 10 calendar days to pay the arrears in full or to meet with the Housing Commission and enter into a written repayment agreement including payment of 15% of the two months overdue rent. The notice will confirm that failing to repay the arrears in full and enter into a repayment agreement may result in the Housing Commission issuing a termination of tenancy notice/eviction.	
	Fourth and final notice	10 day notice to terminate tenancy/eviction. If by the 11th calendar day of the second month the tenant has neither paid the arrears in full nor entered into a written repayment agreement to repay the arrears, a 10-day notice to terminate tenancy will be issued to the tenant. The notice will specifically state the day and time the tenant is to leave the unit (end a tenancy). The final notice will be delivered (a) by registered mail to the mailing address noted on the tenant file or (b) by hand to an adult person living in the rental property or (c) posted to the front door of the property with a third-party as witness to the delivery of the notice. A photo will be taken of the posting and added to the tenant File.	
	only where the	nd final notice is issued, the Housing Commission shall cease the termination of tenan he tenant pays the two-month's rent payment in full by cash, certified cheque or bank spiration of the 10 day notice period. A repayment agreement will not be accepted.	
		n order is ordered, the Nunatsiavut Housing Commission staff will contact the authori laced. Staff can take possession of all items in the unit and on the property.	ities have





14.2	This includes houses or units that are the property of the Nunatsiavut Housing Commission, Nunatsiavut Health and Social Development, or any other Nunatsiavut Government department or agency. These houses or units are for the purpose of providing safe and secure housing for persons who are able to contribute to their own housing needs, but require financial Assistance. Housing that is the property of the Newfoundland and Labrador Housing Corporation (NLHC) does not fall under this policy. Residents residing in a NLHC housing unit should refer to their occupancy agreement or contact NLHC for information regarding their maintenance responsibilities. Occupants are responsible for regular and preventative maintenance in their home/unit. The occupant shall take good care of the unit and keep it in clean condition during the term of the occupancy. The occupant will keep clean and in good condition all fittings, fixtures, appliances and furniture which are the property of the Housing Commission. The occupant will not redecorate, wallpaper or make any changes or alterations for the home/unit without written consent from the Housing Commission. Occupants are responsible for understanding and undertaking practices to keep the home or unit safe and in good order. The Nunatsiavut Housing Commission will be responsible for major repairs that are not a result of neglect on behalf of the occupant. These repairs will occur on an as needed basis and be prioritized against other needs across the Housing Commission's portfolio of houses/units. In the event the occupant refuses or neglects to maintain the home/unit, action may be taken by the Housing Commission. Exception: The exception to this policy is for TRHA homes where ownership has been transferred from TRHA to the homeowner. The responsibility for all repairs and maintenance for these units likes with the homeowner. The Housing Commission may decide to support repairs or maintenance under their discretion.			
		<ul> <li>Responsibility of the Occupant</li> <li>Behave well, and clean the house, unit and premises.</li> <li>Repair damage caused by a willful or negligent act of the occupant or a person whom the occupant permits on the premises.</li> <li>Contact the Housing Commission as soon as possible when a serious problem arises involving repairs or services.</li> <li>Permit entry (with proper notice) for repairs, annual pre-winter house/unit inspection, or for other appropriate reasons as approved by the Housing Commission Director.</li> </ul>	<ul> <li>Responsibility of the Property Owner</li> <li>Maintain the home or unit in a good state of repair and fit for habitation and in compliance with health, safety, housing and maintenance standards.</li> <li>Each individual occupancy agreement will dictate the relative responsibilities with respect to utility services (e.g. fuel, high-efficiency wood stove, water, electricity, etc.).</li> </ul>	





	House or Unit Locks
	The occupant cannot change the locks of the home or unit without prior written approval from the Housing Commission.
14.4	<u>Procedure</u> In an emergency such as break-in, the Housing Commission may change the house or unit locks. The Housing Commission must render the new keys to the occupant. The Housing Commission may not change house locks because the occupant has not paid occupancy fees.
	The occupant may wish to change the house locks for personal reasons; the occupant must obtain written consent from the Housing Commission prior to changing the locks. The lock specifications will be given to the occupant at the time of request. The occupant must provide one copy of the new keys to the Housing Commission.
	Home or Unit Inspection
	The Housing Commission must perform yearly Housing Inspection Reports. The Housing Commission may only enter homes or units with proper notice and with good reason.
	Procedure
	The Housing Commission must complete the yearly Housing Inspection Report. All rooms in the home or unit must be made available for inspection. Upon completion, a signed copy will be given to the occupant.
	The Housing Commission must give the occupant between 24 and 72 hours notice when they intend to enter the premises and provide good reason. If the occupant cannot be there at the agreed upon time, the inspection is to be rescheduled within the next 72 hours. The Housing Commission can enter the premises without notice if the occupant refuses to meet at the re-scheduled time.
14.5	The Housing Commission can enter the premises without notice if it has been reported or suspected that the occupant has abandoned the home or there has been illegal activity. The Housing Commission will always have a minimum of two employees in attendance when entering a home or unit if there is no one home. Date and time of entry will be noted in the occupant maintenance file.
	The Housing Commission can enter the premises without notice in case of an emergency such as fire, flood or other emergency situations.
	Move out inspections will be carried out with the vacating occupant. A conditions report will be provided to the vacating occupant, itemizing condition and costs of repairs that are the occupants' responsibility.
	The Housing Commission will arrange with a fire inspector to carry out periodic fire safety inspections. Occupants are expected to cooperate and correct fire safety issues identified by the inspector.



	Emergency Repairs		
	Emergency repairs are those required due to circumstances beyond the control of the occupant and the Housing Commission, which requires work that must be complete as soon as possible in order to protect the housing asset as well as protect the health and safety of the occupants and the surrounding community.		
	This also includes work that will not threaten health or safety, but must be completed as soon as possible in order to prevent damage to the home or unit.		
	The Housing Commission shall carry out emergency repairs where these repairs include:		
	<ul><li>a. Any accident, break or defect in interior plumbing, heating or electrical systems, or safety features in any part of the home; and</li><li>b. Any item that presents a hazard to the immediate health or safety of the occupant; and</li><li>c. Any item required to prevent the loss of an essential service.</li></ul>		
14.6	Procedure		
	The occupant is required to notify the Housing Commission of the problem(s).		
	Serious problems include:		
	<ol> <li>No heat during winter months</li> <li>Flooding or water leaks</li> <li>Sewer back-up</li> <li>Appliance failure</li> <li>Leaky roof</li> <li>Frozen pipe</li> </ol>		
	After business hours and week-ends the occupant must call the housing commissions emergency line and notify them of the issue immediately. The Housing Commission will arrange for services and repairs from authorized service companies to remedy the issue as soon as possible. If the call- out is determined to be a non-emergency the occupant may be required to pay the difference.		
	Where emergency repairs are confirmed by an inspection to be a result of willful damage or neglect on the part of the occupant, the housing commission shall arrange for the repairs to be completed and shall demand payment of the repair costs from the occupant. The housing coordinator may file a report of damages to authorities.		



	Standard Maintenance Repairs	
	From time to time, things wear out that are the Housing Commission responsibility to repair. If it is a non-emergency, the Housing Commission is to notify the occupant of any repairs to the home that is independent of any repairs that is the responsibility of the occupant.	
	Procedure	
14.7	The occupant is to contact the Housing Commission and provide information on what needs repair. The Housing Commission is to make a request for repair based on the information. The occupant can also come to the Housing Commission and complete a work order form to identify the repairs and schedule a date for the repairs. Once the work order is completed the following procedure should be followed:	
	<ol> <li>A copy is given to the occupant and Housing Commission.</li> <li>The Housing Commission shall maintain a log of work-orders issued.</li> <li>Work orders assist in schedule priority of work by Housing Commission and maintenance staff.</li> <li>The Housing Commission will contact the occupant as soon as the work is scheduled to ensure the occupant will be available. If the occupant is unable to be home at the time of repair, they must have another adult over the age of 19 at the home to let the maintenance staff into the house.</li> <li>A follow-up call and visit to the occupant after services are complete to ensure that all work carried out is satisfactory and systems are functioning sufficiently. The occupant and the Housing Commission will both sign off on the Work Order showing the work was completed and the Work Order will be placed in the occupants maintenance file.</li> </ol>	
	Home Renovations No renovations to the residence may be made without the written consent of the Housing	
14.8	Commission. Modifications made to any residence must be done so in compliance with applicable building code and carried out in a professional manner ensuring all safety precautions are adequate to protect the resident and community from harm and reduce liability.	



	Death of Beneficiary & Surviving Non-Beneficiary	
15.1	Where a member whose name is on the Occupancy Agreement dies and the surviving spouse or common law partner has a dependent beneficiary, that spouse or common law partner can remain in the house under a new Occupancy Agreement until the dependents come of age so long as they are able to pay the required occupancy fees. If the dependent member, at coming of age, wants to remain in the home or unit, then they must sign a new Occupancy Agreement and assume all responsibilities, including but not limited to payment of occupancy fees. If there are no member dependents, then the surviving non-member has one year to vacate the home or unit, or work with the Nunatsiavut Housing Commission to discuss tenancy options.	
	<u>Procedures</u> Meet with Housing Commission to make the necessary arrangements. Revise the agreements as needed.	
	Provide a copy of document to the occupant.	
	Death of a Beneficiary	
	Where an occupant passes away and there are no other residents occupying the home or unit, the Occupancy Agreement ends 30 days after the occupant's death.	
	The home or unit is the property of Nunatsiavut Housing Commission and will be put back into the active housing stock.	
15.2	The Housing Commission will notify the executor or Director of the estate, or a family member if there is no executor or Director, by letter or e-mail regarding the end date of occupancy. Where all the keys for the home or unit are not found, the Housing Commission will have the house locks changed.	
	Because the Occupancy Agreement is still in effect for 30 days following the occupant's death, the Housing Commission must leave the deceased occupant's property in the home or unit for this 30 day period. The Housing Commission can dispose of any unsafe or unhygienic items (for example, rotting food) in the home or unit right away. The Housing Commission must allow the estate's representative reasonable access to the home or unit during the 30 days following the occupant's death to remove the deceased occupant's property.	
	After the 30 days, the Housing Commission will dispose of the deceased occupant's property if there is any remaining in the home or unit. Where the Housing Commission has to clean out a home or unit, all cleaning costs will be assessed to the occupant and added to the occupant's account.	
	Separation of a Beneficiary	
15.3	Where a member whose name is on the Occupancy Agreement is separated and the non-beneficiaries spouse has custody of dependent beneficiary, then that spouse can remain in the house under a new Occupancy Agreement until the dependents come of age. They must sign a new Occupancy Agreement. If there are no beneficiary dependents, the separated non-member has no claim to the home or unit and must be the one to move out after the separation.	
	Procedures	
	Meet with Housing Commission to make the necessary arrangements and provide the documentations. Ensure copy goes into the occupants file.	



	All occupants must review their Occupancy Agreement with the Housing Commission and update the family profile, any amendments, and provide a complete dated verification of income for occupants living in Nunatsiavut Housing Commission Social Housing units or homes. <u>Procedure</u>
16.1	Ensure the Housing Commission has received the documents by March 31stof each year. Verification and Documentation: Occupants will be required to provide proof of beneficiary status, birth certificates or other proof of family composition statements when required by the Housing Commission to reasonably ensure accuracy. Certification by signing the Yearly Occupancy Renewal shall be considered sufficient verification of the family
	the Yearly Occupancy Renewal shall be considered sufficient verification of the family composition.



	Vendor Termination of Occupancy
	An occupancy ends only if one or more of the following applies:
17.1	<ol> <li>The occupant or Housing Commission gives notice to end the occupancy in accordance with one of the following:         <ul> <li>a. Occupant's notice;</li> <li>b. Housing Commissions' notice: non-payment of occupancy fees;</li> <li>c. Housing Commissions' notice: cause;</li> <li>d. Housing Commissions' notice: occupant ceases to qualify; or</li> <li>e. Occupant may end occupancy early.</li> </ul> </li> <li>The Occupancy Agreement is a fixed term Occupancy Agreement that provides that the occupant will vacate the home or unit on the date specified as the end of the occupancy;</li> <li>The Nunatsiavut Housing Commission and occupant agree in writing to end the occupancy;</li> <li>The occupant willfully breaches housing policies (as below);</li> <li>The occupant fails to respond to a policy violation when asked by the Housing Commission to correct the situation.</li> </ol>
17.2	<ul> <li>Termination of Occupancy by Housing Commission: Cause</li> <li>The Housing Commission may end an occupancy by giving notice to end the occupancy if one or more of the following applies:</li> <li>1. The occupant is late paying occupancy fees three times within one calendar year. Where the occupant is repeatedly late with and/or fails to make their occupancy payment as agreed, this is a violation of the terms of their occupancy agreement and the housing policy. After the second instance where an occupant is late and/ or has failed to make their occupancy payment as agreed, the Housing Commission shall schedule a meeting with the occupant to review the consequences of failing to honour their payment responsibilities. The Housing Commission shall provide written confirmation to the occupant that, if there is a third instance where the housing payment is late and or not made as agreed, the third payment violation will result in the eviction policy to begin.</li> <li>2. There are more occupants, registered or unregistered, in a home or unit than allowed.</li> </ul>

# 17.0 End/Termination of Occupancy



	<ol> <li>The occupant, or a person permitted on the residential property by the occupant has:         <ul> <li>a. Significantly interfered with or unreasonably disturbed another occupant or the Housing Commission of the residential property.</li> <li>b. Seriously jeopardized the health or safety, a lawful right or interest of the Housing Commission or another occupant.</li> <li>c. Put the Housing Commissions' property at risk.</li> </ul> </li> <li>The occupant, or a person permitted on the residential property by the occupant, has caused damage to a home or unit or residential property;</li> <li>The occupant does not repair damage to the home or unit or other residential property, as required within a reasonable time frame.</li> </ol>
17.2 <u>Procedure</u>	
	30-day Notice of Termination will be issued to the occupant from the Housing Commission for breach of the terms and conditions of their Occupancy Agreement and the Housing Commission policies and procedures.
	Immediate termination may be issued if the occupant, or a person permitted on the residential property by the occupant, has engaged in illegal activity that:
	<ol> <li>Has caused, or is likely to cause, damage to the Housing Commissions' property.</li> <li>Has adversely affected, or is likely to adversely affect, the quiet enjoyment, security, safety or physical well-being of another occupant of the residential property, neighbors, and other community members.</li> <li>Has jeopardized, or is likely to jeopardize, a lawful right or interest of another occupant, or the Housing Commission.</li> </ol>



17.3	<ul> <li>End of Occupancy Leaving the Home or Unit</li> <li>Unless a Housing Commission and occupant otherwise agree, the occupant must vacate the home or unit by 1 p.m. on the day the occupancy ends.</li> <li>Procedure</li> <li>The occupant must give the Housing Commission all keys (home/unit, shed or storage keys, etc.) or other means of access that are in the possession or control of the occupant and that allow access to and within the residential property. Any keys that are not provided by the occupant may result in the occupant being charged for the cost to replace the keys.</li> </ul>
17.4	<b>Return of Damage Deposit</b> Within 30 business days after the date the occupancy ends and the Housing Condition Report has been completed the Housing Commission will repay any damage deposit to the occupant if the home or unit is reasonably clean, and undamaged except for reasonable wear and tear. The housing commission will retain all or part of the deposits if the home or unit is damaged. At the beginning of an occupancy, the occupant will agree in writing that the Housing Commission may retain the amount to pay a liability or obligation of the occupant.
17.5	Securing the Vacant Home or Unit Failure by an occupant to inform the Housing Commission of an absence greater than 30 consecutive days shall result in that occupant being charged for any cost required to secure the home or unit or to repair damages that occur during their absence. The Housing Commission shall invoice the occupant for the cost of the repairs (labour and materials).



	End of Occupancy Inspection The occupant and the Housing Commission will schedule a walk-through inspection of the premises prior to vacating. The Housing Condition Report will be filled out by the Housing Commission indicating areas of responsibility of the occupant or that of the Housing Commission. The occupant must leave the home or unit reasonably clean, and undamaged except for reasonable wear and tear. The exiting occupant must ensure that the move-out procedures are followed to avoid additional charges should the Housing Commission have to carry out these responsibilities,
17.6	<ul> <li>this includes:</li> <li>1. Rugs clean and vacuumed and shampooed if necessary;</li> <li>2. Floors cleaned;</li> <li>3. Walls cleaned;</li> <li>4. All electrical light bulbs functioning and in place and all fixtures whole and in place;</li> <li>5. Refrigerator and freezer cleaned and left in good working order;</li> <li>6. Stove cleaned on the interior, exterior and surrounding area and left in working order;</li> <li>7. Wood stove is cleaned and well-maintained;</li> <li>8. All garbage removed from the premises inside and outside; and</li> <li>9. Washer and dryer cleaned and left in working order.</li> </ul>
	<ol> <li>Procedure         <ol> <li>The Housing Commission must offer the occupant at least two opportunities for the inspection.</li> <li>The Housing Commission must complete a Housing Condition Report in accordance with this policy.</li> <li>Both the Housing Commission and occupant must sign the Housing Condition Report and the Housing Commission must give the occupant a copy of that report. The Housing Commission may make the inspection and complete and sign the report without the occupant if:</li></ol></li></ol>



	Venting the Home of Unit of a Tempore	m Pasis	
	Vacating the Home or Unit on a Temporar	<u>ry dasis</u>	
18.1	Where the occupant shall be away temporarily from the home or unit (refer to definition of temporary below) the occupant shall remain responsible to pay all housing costs including any applicable occupancy fees, utilities, and other service charges and arrange for an on-site visit at least once per week and regular care of the home or unit by a family member to ensure the home or unit remains protected against the elements and vandalism and the home or unit and property are maintained in good order. A temporary absence is defined follows:		
	<ol> <li>November 1 to March 31 –an absence greater than 10 consecutive days and less than 30 consecutive days; and</li> <li>April 1 to October 31 –an absence less than 30 consecutive days.</li> </ol>		
	The occupant shall be responsible to pay the c the home or unit that occurs during their abser		
	Vacating the Home or Unit for an Extended	ed Basis	
	An extended absence may be granted to occup	pants who need to move away from their	
	home or unit.		
	Where the occupant shall be away from the ho	ome or unit for an extended period of time	
	that is defined as greater than 30 consecutive c	lays but less than 2 years they may be	
	permitted to retain occupancy only where they	0	
	Reasons Care for an aging relative	Maximum leave time (months) 24	
	Care for a child in a hospital setting	24	
	(includes foster children, or any minor	21	
	legally being cared for)		
18.2	Post Secondary Education	24	
	Work Opportunity	6	
	Alternate financial gains for the family	6	
	Incarceration	24	
	Where the occupant shall be away from the ho	*	
	defined above for reasons not relating to empl shall not be permitted to retain occupancy and		
	home or unit as outlined in the occupancy agree		
	The occupant shall provide written notification planned absence a minimum of once month p		
	The primary occupant will provide written not maximum allowable absence informing the Ho	ousing Commission of their decision to return	
	to the home or unit or vacate the home or unit	t.	



	Live-in Replacements         Any live-in replacement occupant must meet the housing occupant criteria as outlined in these policies, the by-laws, and the Act.         The replacement occupant must sign an addendum to the original occupancy agreement stating they will abide by the Policy and Procedures as outlined.         During their absence the occupant shall:
18.3	<ul> <li>a. Remain responsible to pay all housing costs including occupancy fees, utilities, other housing services and, for repairs and maintenance; and</li> <li>b. Arrange for a weekly on-site visit and regular care of the home or unit by a family member to ensure the home or unit remains protected against the elements and the home or unit and property are maintained in good order. Where the occupant does not arrange for proper care and the housing commission is required to carry out monitoring inspections and/or home or unit or property care and maintenance, the occupant shall be charged for the cost of the housing commission carrying out these services; and</li> <li>c. Be responsible to pay the cost to repair damage (labour and material) to the home or unit that occurs during their absence.</li> </ul>
	The Housing Commission may arrange for an inspection to confirm the condition of the home or unit before the occupant vacates the home or unit; the inspection shall be completed according to the move-out inspection requirements of this housing policy. When the occupant returns to the home or unit at the time the occupant returns; the inspection shall be completed according to the move-in inspection requirements of this housing policy. The occupant shall be responsible to pay the cost to repair damage (labour and material) to the home or unit that occurs during their absence. Where the occupant is not able or willing to remain responsible to pay all housing costs and arrange for regular care of the home or unit as noted above, the occupancy agreement may be terminated and the occupant may be required to vacate the home or unit. Where the occupant fails to notify the Housing Commission of their absence, they shall be in breach of the occupancy agreement and this housing policy and the housing commission shall take action to protect the home or unit and property and/or terminate the occupancy agreement.

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19.1	Purpose and Communication         To provide funding to assist homeowners who require major/minor repairs to their homes, including components related to health (e.g. major repairs to items such as walls, floors, windows, doors, etc.), affordable warmth/energy efficiency, and to bring homes to a minimum fire and life safety and accessibility standards.         There shall be a two month period between the date of the release of advertising for applications to the Program ("Opening Date") and the date by which applications are to be received ("Closing Date").         With assistance from the Communications Division, the Program will be advertised by the following means:         • Social media (i.e. Facebook, Twitter);         • Local radio, bulletins, papers, etc.;         • Posted notices in the Inuit communities; and         • Other means as considered appropriate.	
	Eligibility	
19.2	<ul> <li>To be eligible for the Program, applicants must meet the following criteria:</li> <li>a. Must meet the definition of Beneficiary as defined under Part 1.1 under the Labrador Inuit Land Claims Agreement;</li> <li>b. Must be the owner of the home (i.e. not renting the home) and;</li> <li>c. Must not have received assistance from the Nunatsiavut Government <i>Affordable Warmth and Home Repair Program</i> or the NHC <i>Home Repair Program</i> in the last five years.</li> </ul>	
19.3	<ul> <li>Income Eligibility and Cost Sharing</li> <li>This program is open to all eligible applicants who meet the criteria in 19.2, however priority will be given to those who fall below the lowest income thresholds. Income disclosure is required at the time of application for all permanent residents of the household under the age of 65 years. Income for seniors over the age of 65 is not used to calculate total household gross income.</li> <li>Repairs shall be cost-shared between the Nunatsiavut Housing Commission and the homeowner, depending on the total household income. A payment plan will be entered into based on the estimated scope of work. Payment of the estimated share shall be made upfront, either in installments or in a lump-sum payment, before work can commence. The NHC shall take all reasonable steps to ensure households have sufficient time to provide payment. The cost-sharing breakdown is as follows:</li> <li>If there is a total household gross income of \$70,000.00 or less for all permanent residents of the household, the repairs will be covered 100% by the NHC;</li> </ul>	
	<ul> <li>If there is a total household gross income of \$70,001.00 to \$90,000.00 for all permanent residents of the household, the repairs will be covered 90% by the NHC and 10% by the homeowner;</li> <li>If there is a total household gross income of \$90,001.00 to \$120,000.00 for all permanent residents of the household, the repairs will be covered 80% by the NHC and 20% by the homeowner;</li> </ul>	

	<ul> <li>If there is a total household gross income of \$120,001.00 to \$150,000.00 for all permanent residents of the household, the repairs will be covered 70% by the NHC and 30% by the homeowner;</li> <li>If there is a total household gross income of \$150,001.00 to \$200,000.00 for all permanent residents of the household, the repairs will be covered 20% by the NHC and 80% by the homeowner;</li> <li>No application with a total household gross income of \$200,001.00 and more shall be considered by the NHC unless under exceptional circumstances where the homeowner can prove a change in circumstances or extenuating circumstances.</li> </ul>
19.4	Application ProcedureCommunity representatives will provide application forms and give assistance to individuals in each Inuit community who wish to apply for the Program.A Screening Committee will be composed of representatives from the Nunatsiavut Housing Commission.The Screening Committee must meet within two weeks of the Closing Date to screen applications for completeness.The Screening Committee may contact those applicants with incomplete applications to identify missing or additional information required. An additional period of four weeks from the Closing Date will be provided to those applicants to provide the requested information (the "Final Deadline").The Screening Committee must meet within two weeks of the Final Deadline to select homes for assessment to determine scope of work required in each home.The Screening Committee must inform each applicant selected for a home assessment and must obtain a signed consent from the applicant to provide access to their home to the home inspector.

## 19.0 Home Repair Program

	Repairs included under this Program		
	Without restricting the general nature of repairs that may be performed under the Program, categories of repairs will be prioritized in the following manner:		
	a. Repairs of roof and foundations required for the safety and stability of the building structure;		
19.5	<ul> <li>Replacement of deteriorated windows, exterior doors, entrance ways and siding or those repairs required to bring the building structure up to the appropriate building codes;</li> </ul>		
	c. Items related to energy efficiency which may include, but is not limited to, attic retrofit, draft proofing of the building structure, installation of exterior foam insulation and installation of cost-effective heating sources;		
	<ul> <li>d. Mould abatement; and</li> <li>e. Upgrading the electrical and plumbing systems to bring them up to the appropriate codes, including a minimum requirement to upgrade to a minimum of a 200 Amp electrical service.</li> </ul>		
	Minor repairs may be considered under the Program, subject to limitations of funding, including, but not limited to, replacement of interior doors, doorknobs designed for sub- arctic climates, dead bolts, flooring, and repairs of millwork.		
	Home Assessments		
19.6	Home assessments will be completed by a home inspector. Inspections should include a blower door test where possible and an assessment of the stability of the building lot.		
	Within two weeks of the receipt of the final report provided by the home inspector, a Selection Committee shall meet to select the repairs to be completed.		
	Selection of the repairs to be completed will be based on the priorities listed in this policy and subject to funding availability.		
	In cases where the cost of repairing the homes exceeds the replacement of the home, and upon recommendation from the home inspector, these homes will not be selected for the Program and will be referred to the NHC for further assessment.		

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19.7	Successful Applicants The Selection Committee will inform successful applicants of the scope of work to be completed on their home and a contact person for the Program. At this time, a payment plan will be presented to the applicant with anticipated costs based on the estimated scope of work. A payment plan must be entered into before repairs can begin. Homeowners shall submit full payment of their estimated share prior to work commencing, either in a lump sum payment or through installments. The cost-sharing breakdown is outlined in detail in 19.3 of this policy.
19.8	Unsuccessful Applicants The Selection Committee will inform unsuccessful applicants in writing as to the reasons why they were not eligible for the Program. An unsuccessful applicant may, by submitting a letter of appeal, appeal the decision of the Selection Committee to an Appeal Committee composed of the Deputy Minister of Nunatsiavut Affairs and Legal Counsel. A letter of an appeal would be delivered to the Community Liaison Officer in their community within 5 days of the date of the decision of the Selection Committee. This letter must be immediately delivered to the Deputy Minister of Nunatsiavut Affairs via electronic or facsimile transmission. The Appeal Committee must make a decision on the appeal within 5 days of the date of the letter of appeal and such decision must be communicated in writing to the applicant and the Selection Committee. A decision of the Appeal Committee is final.

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	The occupant must not use the premises for operation of a business without prior written approval from the Housing Commission.
	The Housing Commission will not deny reasonable applications or authorization for the operation of home based businesses.
	Housing is provided in a residential setting to ensure the esthetics of the residential environment. The nature of the business, modification to the property and traffic may effect approval.
	Procedure
20.1	The occupant must provide the Housing Commission with documentation proving the certification proving the operation of the business and any required documentation required to safely operate a home-based business.
	Approval and operation of the business shall be granted and allowed upon the following conditions:
	<ol> <li>The business activity will not disrupt the basic residential nature of the neighborhood.</li> <li>The business will not require permanent structural changes to the home or unit.</li> <li>The occupant provides documentation proving required insurance for the business with sufficient liability coverage.</li> <li>The occupant shall be liable for any damage or injury whatsoever caused by the business, clientele, and/or customers and shall pay the Housing Commission immediately, upon demand, for any and all cost incurred by the Housing Commission as a result of damage or injury caused by the business.</li> <li>The occupant agrees to indemnify, hold harmless and defend the Housing Commission</li> </ol>
	and all of the Housing Commissions' agents and employees against all liability, judgments, expense (including legal fees), or claims by third parties for any injury or any person or damages to property of any kind whatsoever caused by the occupant's business.

## 21.0 Sheds and Other Accessory Structures



Îß	21.1	Social housing occupants may not construct any additional buildings on or around the property of their home / unit without expressed written consent from the Nunatsiavut Housing Commission.
	21.2	<ul> <li>Affordable housing occupants are permitted to construct only sheds on their property. Other types of accessory structures are not allowed to be constructed without the expressed written consent from the Nunatsiavut Housing Commission. For the purposes of this policy, sheds are defined as structures which: <ul> <li>Are covered buildings not attached to a home/unit.</li> <li>Have the primary intention of being used to store goods.</li> <li>Are not used for occupancy.</li> <li>Are not used for regular parking of automobiles.</li> <li>Are not connected to another structure in any way.</li> <li>Are no larger than 100 square feet.</li> </ul> </li> <li>If any of the above criteria are not met, expressed written consent must be secured from the Nunatsiavut Housing Commission prior to the construction of the building.</li> <li>All sheds must be designed and constructed in a manner that adheres to all relevant building codes and other regulations, including local building permits.</li> </ul>
Ē	21.3	Market housing owners are able to make additions to their owned property as long as the additions adhere to all relevant building codes and other regulations.

#### 22.0 Pets



The occupant will be permitted to have pets as long as:
<ol> <li>The pets are common household pets, these include dogs, cats, fish, birds, rabbits and rodents such as guinea pigs, and hamsters, kept as companion animals.</li> <li>The occupants have no more than 2 cats and/or dogs, more than one pet of any other species will be approved at the discretion of the Housing Commission.</li> <li>The occupants look after their pets properly and in a safe, and healthy manner.         <ul> <li>All pets must receive proper veterinary care, including all appropriate inoculations (shots against diseases).</li> <li>All adult dogs and cats must be spayed or neutered.</li> </ul> </li> <li>The pets do not threaten the Housing Commission or other occupants, community or other animals.</li> <li>The pets do not cause damage to the residential property, including yard and outdoor spaces.</li> <li>The pets do not disturb the enjoyment of other occupants, neighbors or cause a nuisance to the neighborhood.</li> <li>Occupants whose pet(s) are determined by the Housing Commission to be disturbing others must remedy the situation immediately.</li> <li>A notice will be issued to the occupant to rectify the situation; failure to remedy the situation within a specified time will receive a 30-day notice to remove the pet from the premises.</li> </ol>
<ul> <li>8. There are no required modifications to the home or unit or grounds to accommodate the pet(s); <ul> <li>a. Occupants wishing to keep pets that require construction of pens, fencing or other structures to accommodate the pets must obtain the permission and approval from the housing commission prior to obtaining the pet or making such modifications. Costs associated with this will be the responsibility of the occupant as will dismantle, demolition and disposal of the structure.</li> <li>9. No livestock or animals of a farming nature (i.e., horses, cows, goats, pigs, chickens, etc.), breeding stock or bee-keeping are permitted.</li> </ul> </li> </ul>
Recognizing the important contribution that pets can make to the lives of people who value and appreciate animals, this pet policy is designed to protect both the pet owner and non-pet owners, and to ensure that the animals themselves receive responsible care.
Occupants wishing to keep pets must sign a Pet Agreement. Failure to comply with any one of these policies could result in termination of the Occupancy Agreement.
Any and all damages caused by the pet or the owner as a result of having a pet will be the responsibility of the occupant to repair, failure to repair damages within a specified time frame will result in the Housing Commission making necessary arrangements for the repairs and charging the occupant's account. Any unpaid charges will be considered as housing arrears and subject to the collections policy. Photographs of damages caused will be kept on file and attached to damage/repair invoices.



	All dangerous goods must be stored in the proper manner. Failure to do so may be cause for eviction.		
	Procedure		
	Occupants may keep on the premises fuel for the operations of small equipment or motorized vehicles. All fuel storage must be kept in a safe location away from any combustion. Under no circumstances will an occupant store fuel near hot-water tanks, furnaces or other heat source.		
	Some examples of dangerous goods storage include (but are not limited to):		
23.1	<ol> <li>Ammunition for firearms is considered explosive;         <ul> <li>Only those licensed to possess a firearm may store ammunition;</li> <li>Ammunition must be kept in a safe;</li> <li>Under no circumstances will any firearm be stored loaded.</li> </ul> </li> <li>Occupants must obtain approval from the housing commission if they require storage of more than 100 liters of fuel.         <ul> <li>The reason for the fuel and;</li> <li>The location on the premises that this fuel will be stored. Fuel shall not be stored in crawl spaces.</li> <li>Storage containers must be clearly and easily identified as fuel containers.</li> </ul> </li> <li>Products combined for the production of methamphetamines or evidence of drug lab or any other form of illegal substance production is prohibited. This includes marijuana cultivation beyond the legal personal limit of one tree per adult (age 19 and up). Occupants face immediate eviction, criminal charges and costs to repair damages and loss of revenue to the housing commission will</li> </ol>		
	legal personal limit of one tree per adult (age 19 and up). Occupants face immediate eviction,		

### 24.0 Firearms



	Occupants may own or acquire a firearm. The occupant must be licensed in accordance with the Canadian Firearm Act. Discharge of firearms, pellet guns, slingshots, bow & arrows, etc. is not permitted in the residential area. Firearms must be properly stored in accordance with appropriate legislation.
24.1	Community beneficiaries may supplement their diet with wild game & fowl, firearms provide them with the ability to continue this practice.
	Procedure
	Where requested by the Housing Commission, occupants must provide a copy of the firearms license for each registered firearm and each user.



25.1	Policy amendments shall be submitted to the Board of Commissioners for approval. Anyone looking to amend these policies may consult with the Housing Commission, the housing committee and/or Nunatsiavut Government beneficiary to discuss the nature of any proposed amendments. Policy amendments approved by the Board of Commissioners shall be recorded in the meeting minutes. Policy amendments take effect the date they are passed by motion and the decision of the Board of Commissioners shall be final. The revised policy, including the amendments, shall be available to beneficiary at the Housing Commission office. Where the policy amendment is deemed to be a change that impacts the occupant, they shall be notified of the change through a separate written notice within 30 working days of policy approval. Where the policy amendment relates to an occupancy fee increase, the housing commission shall notify occupants in writing a minimum of 60 days prior to the effective date of the occupancy fee increase. The Housing Commission shall note the policy amendment on a policy amendment list in the format noted below. The policy amendment list shall precede the table of contents within the policy. Amendments are numbered consecutively on the policy amendment list by date of approval by the Board of Commissioners until such a time that a new issue of the policy is released which contains all of the amendments listed. The reissued policy shall be identified by date and each reissue cancels and replaces all previous issues.		
25.2	Policy Amendment List Amendment Number #1 #2 #3	Approval Date (MM/DD/YYYY) 10/11/2022 10/11/2022 12/06/2022	Description and Corresponding Records (e.g. date of Board meeting) Amendments to Policy 19.0 Addition of Policy 26.0 Amendment to Policy 19.0

	Purpose and Communication
26.1	The Affordable Rental Program exists to provide affordable rental housing without the burdens and costs of home ownership to Inuit within the Labrador Inuit Land Claims Area. Home Ownership does not work well for everyone; in recognition of the need of Inuit households with low and fixed incomes for flexible rental housing with fixed costs and utility supports, the Nunatsiavut Housing Commission will provide rental units to eligible applicants as units become available.
	Applications can be accepted on a rolling basis. While applicants may apply at any point, when a unit becomes available, a specific announcement will be made for that particular address. All efforts will be undertaken to have the announcement made with as much notice as possible, while recognizing that turnaround between tenants should be timely to maximize the available housing stock. The announcement on the newly available unit shall be posted for 30 days and widely advertised to ensure applicants have sufficient notice. All existing eligible applicants on the NHC waitlist in the specific community will be considered by the NHC Board after the 30-day period has passed.
	The Program and newly available units will be advertised by the following means:
	<ul> <li>The Nunatsiavut Housing Commission website;</li> </ul>
	• Social media (i.e. Facebook, Twitter);
	• Local radio, bulletins, papers, etc.;
	<ul> <li>Posted notices in the Inuit communities; and</li> </ul>
	Other means as considered appropriate.
	<b>Eligibility</b> Anyone can apply for affordable rental housing. However, Affordable Rental Housing will be prioritized for housing low and moderate-income residents who are able to live independently with no programming supports in the unit.
26.2	<ul> <li>To be eligible for the Program, applicants should meet the following criteria:</li> <li>Belong to one or more of the following household groups: <ul> <li>Family</li> <li>Senior (55+)</li> </ul> </li> </ul>
	<ul> <li>Person with Disabilities or chronic health conditions (physical or mental)</li> <li>At risk of homelessness</li> <li>Those receiving social security, social assistance, disability pensions, income support or similar income support</li> </ul>
	<ul> <li>Reside in Nunatsiavut</li> <li>Meet residency requirements (must reside in community for 60 days at time of application)</li> </ul>
	• Are able to live independently

	Application Procedure
26.3	Residents can contact the NHC office, local or regional, for support in submitting their application and any supporting documents online, by mail, or by fax to the main office.
	The Nunatsiavut Housing Commission may contact those applicants with incomplete applications to identify missing or additional information required. The regular application procedure outlined elsewhere in these policies applies to this program.

26.4	Resident Selection         In order to ensure tenant selection is consistent across Nunatsiavut, the Nunatsiavut Housing Commission Board of Commissioners chooses residents from an applicant waitlist using a standard point allocation system to determine need. Residents who score highly will be prioritized.         NHC may complete additional checks to assess a household's ability to uphold the obligations of a tenancy agreement. These may include:         • Updated information on household members, income, and assets         • Reference checks         • Personal interviews         • Consent for a credit or criminal record check
26.5	Target Groups Low and moderate-income seniors, youth, families, and individuals who can live independently.
26.6	RentRents are set at the approved table by the NHC Board and maintained below market levels.There are two categories of rent in this program: for unfurnished and furnished units.The rent levels for unfurnished units are set as follows:For 1-Bedroom: \$200.00 per month + utilities above \$600.00 For 2-Bedroom: \$250.00 per month + utilities above \$600.00 For 3-Bedroom: \$300.00 per month + utilities above \$800.00 For 4-Bedroom: \$350.00 per month + utilities above \$800.00The rent levels for furnished units are set as follows:For furnished 1-Bedroom: \$250.00 per month + utilities above \$800.00 For Furnished 1-Bedroom: \$250.00 per month + utilities above \$800.00 



	Purpose and Communication
27.1	This Program provides eligible clients with one-time support to repair and renovate their home from a structural perspective to make them more accessible for persons living with disabilities or Elders (65+) looking to age safely in place.
	Modifications must be related to housing and the occupant's disability and mobility. Properties must meet minimum health and safety standards to receive modifications. Note that this program is intended to address structural repairs not covered by other provincial programs, i.e. widening of doorways, building of ramps, removal of walls to allow for wider turning radius, etc. Minor modifications like door handles, grab bars, etc. ought to be provided through provincial program.
	Modifications must be made to your primary residence. If you do not own the home, you must provide written approval from the owner for the modifications.
	Applications can be accepted on a rolling basis. While applicants may apply at any point, the NHC shall remind Beneficiaries of the program's existence at regular intervals (once every 12 months) with a reminder announcement on the purpose and extent of the program.
	<ul> <li>The Program will be advertised by the following means:</li> <li>The Nunatsiavut Housing Commission website;</li> <li>Social media (i.e. Facebook, Twitter);</li> <li>Local radio, bulletins, papers, etc.;</li> <li>Posted notices in the Inuit communities; and</li> <li>Other means as considered appropriate.</li> </ul>
	Eligibility
27.2	<ul> <li>To be eligible for the Program, applicants should meet the following criteria:</li> <li>Be a Beneficiary of the Labrador Inuit Land Claims Agreement</li> <li>Reside in Nunatsiavut</li> <li>Meet residency requirements</li> <li>Demonstrate need through a home assessment by a home support workers or a community health nurse that their current accommodations are unsuitable/not fitting your needs</li> <li>Apply for and maximise the accessibility resources at NIHB/Labrador Grenfell accessibility modification program first before applying here. Proof of rejection or acceptance and completion of work through alternate programs required.</li> </ul>



27.3	Application Procedure Residents can contact the NHC office, local or regional, for support in submitting their application and any supporting documents online, by mail, or by fax to the main office. Applicants will be required to submit proof of residency (a tenancy agreement, or homeownership documents), and proof of Beneficiary status. Upon processing of the application, a suitable community health worker or home support worker will perform a home visit to assess the modifications required. Depending on the supports recommended, a home inspector will visit the home to assess if the structure can support the recommended modifications (i.e. a lift, etc.). Proof of rejection or acceptance by the NIHB/Provincial program is required. The scope of work and supports provided through this program shall be disclosed to ensure no duplication of services. Once the scope of work is prepared, staff will conduct the procurement process for services according to the thresholds within the <i>Procurement Act</i> , i.e. if under
	\$15,000.00, they shall collect three quotes from contractors for the work, and will ensure that the services obtained are in keeping with the <i>Act</i> . Applications can be processed by staff with the signature of the Director of Housing without the need for a full-review of by the Board. Staff will submit regular reports to the Board on usage of the program, approvals and rejections, and the Board will have the authority to revoke approval that was provided by staff alone and stop future payments, or approve someone who was rejected by staff and provide funds immediately upon review.
27.4	<ul> <li><u>Application Selection:</u></li> <li>NHC may complete additional checks to assess a household's eligibility. These may include: <ul> <li>Updated information on household members</li> <li>Reference checks</li> <li>Personal interviews</li> <li>A recent home assessment by a home support worker or a community health nurse that their current accommodations are unsuitable/not fitting your needs. Medical notes detailing the supports required are strongly preferred.</li> </ul> </li> </ul>



27.5	Target Groups: Low and moderate income seniors who require modifications to their homes to age safely in place, and persons living with physical disabilities who need modifications to live safely and with dignity in their home.
27.6	<ul> <li><u>Available Work to be Performed:</u></li> <li>This program is intended to provide structural repairs and renovations that are not provided by another program through NIHB and the Provincial Health Authority. As such, the scope of work that this program will allow for will include, but is not limited to: <ul> <li>The addition of ramps or other alternate means of accessing the home from the exterior;</li> <li>Widening of doorways;</li> <li>Removal of walls or widening of floor space to allow for wider turning radius within the home;</li> <li>Renovations to ensure washrooms and kitchens are accessible (addition of roll-in shower or lowering of surfaces);</li> <li>Relocation of electrical outlets and switches (if possible) for universal design purposes);</li> <li>Other structural repairs that will facilitate the movement of residents through the home independently.</li> </ul> </li> </ul>
27.7	Total Available Fund and Eligible Amount per Household: The Director shall sign off on all inspection and home assessment requests. In the case of modifications that fall below \$15,000.00 in work, the Director may authorize them without full-Board approval. In instances where the recommended scope of work exceeds \$15,000.00, consent of the Board is required to proceed and will follow all procurement laws. This funding is available to applicants once every 5 years. In circumstances where more modifications are required sooner than 5 years, they may be authorized by the Board.

# 28.0 Barrier-Free Furnace and Oil Tank Inspections and Repair Program

	Purpose and Communication
	Purpose and Communication This program will begin in the fiscal year of 2023/2024, where work will be completed in a maximum of two communities per year, and will repeat in the other communities each fiscal year until complete, with the possibility of renewal depending on demand and need. The purpose of this program is to address en masse the issues residents of Nunatsiavut have with furnaces and oil tanks and the lack of locally (across Labrador) available skills and labour to perform the work. The difficulty of obtaining a qualified furnace technician to travel to the region for one or two repairs is exceedingly difficult and costly.
28.1	This program therefore exists for the purpose of drawing in a qualified technician and maximizing public resources; it will function as a bulk program where up to 40 furnaces/oil tanks may be inspected and repaired in one season between the communities listed. For ease of travel for contractors and supplies, the communities selected for joint cycles shall be geographically next to one another and have the least number of layovers between them (i.e. Rigolet and Nain would not be tendered together, but Rigolet and Makkovik would).
	<ul> <li>The Program will be advertised by the following means:</li> <li>The Nunatsiavut Housing Commission website;</li> <li>Social media (i.e. Facebook, Twitter);</li> <li>Local radio, bulletins, papers, etc.;</li> <li>Posted notices in the Inuit communities; and</li> <li>Other means as considered appropriate.</li> </ul>
28.2	<ol> <li>In order to be eligible for this program, applicants should meet the following conditions:</li> <li>Be a Beneficiary of the Labrador Inuit Land Claims Agreements</li> <li>Reside in Nunatsiavut</li> <li>Meet residency requirements</li> <li>Be the homeowner, or if not, provide proof from the homeowner of consent for repair work</li> <li>Must not have received repairs on the furnace in question through another Nunatsiavut Housing Commission Repair program, or a Nunatsiavut Government program, in the last 5 years (for example, for 2023, no one who received repairs on their furnace in 2018 or onwards is eligible)</li> </ol>

# 28.0 Barrier-Free Furnace and Oil Tank Inspections and Repair Program

	Application Procedure
	Residents can contact the NHC office, local or regional, for support in submitting their application and any supporting documents online, by mail, or by fax to the main office.
28.3	Applications will be reviewed by staff only if demand for the program does not meet the allotted number of homes (40) within the budget. In this case, the Director will authorize the inclusion of all eligible applicants with no additional screening required. In the event that demand for the program of eligible applicants exceeds 40, a full review of all applications by the Board will be initiated. A scoring sheet will be developed to prioritize lower income applicants and applied consistently with the highest scoring applicants selected for inclusion.
	Applicant Selection:
	This is a one-time program per community, and as such, there will be a defined application acceptance period. Applications shall not be accepted after the publicly listed deadline.
	<ul> <li>NHC may complete additional checks to assess a household's suitability for inclusion in the program. These may include:</li> <li>Updated information on household members, income, and assets</li> <li>Personal interviews</li> </ul>
28.4	The NHC anticipates that demand for this program may exceed the budgeted amount for the contract and the capacity of the contractor (i.e. more work than can be done in one season). As such, this program will be prioritized to Beneficiaries first and foremost, elders (65+), low-income residents who struggle to heat their homes, and those homes which the Board deems to be in greatest need of repairs based on disclosures made through the application (applicants may submit supporting documents and write about their issues with the furnace/oil tank, the duration of the issues, and any hardship these issues have caused).
	To ensure applicants are treated fairly, if more applications are received than is possible to provide repairs for in one season, a grading sheet with the above prioritizations shall be developed. The Board shall convene to score the applications along a standard point allocation sheet that is applied to each application. The 40 highest scoring applications will be approved. This decision shall be subject to the Appeal Policy of the NHC.

# 28.0 Barrier-Free Furnace and Oil Tank Inspections and Repair Program

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28.5	<u>Total Available Funding:</u>
	This program is designed to be delivered as a bulk contract. The bulk nature of the work is intended to reduce the impact of costs related to travel and maximize the labour costs of the technician.
	The budget is premised on the assumption that the costs for the entire contract (the certified technicians time and labour to travel to and inspect the furnaces and tanks, provide scopes of work, order all parts, ship them to the communities, and perform the work of install and repair as needed) will not exceed \$15,000.00 per home for a maximum of 40 homes per year (for clarity: 40 homes total spread between the two communities selected and distributed evenly; as there are an odd number of communities, the final community tendered on its own will be for a maximum of 20).
	Anything exceeding this amount shall be made by the contractor through change orders as needed, as set out in the contract.
	The Board reserves the right to allow more funding towards a household, but must authorize exceeding the threshold. The Board will delegate signing authorities for the contract.
	How Funds are to be delivered:
28.6	A RFP will need to be issued, and a contract awarded as per the <i>Procurement Act</i> . All processes laid out in the legislation shall be adhered to. No funding will be provided to homeowners directly.



29.1	Purpose and Communication         This Program provides eligible clients with support to repair and renovate their home during emergency circumstances.         Emergency Repair work must be related to ensuring the safety and habitability of the dwelling. Properties must meet minimum health and safety standards to receive modifications. If you do not own the home, you must provide written approval from
	<ul> <li>the owner for the repairs.</li> <li>The Program will be advertised by the following means: <ul> <li>The Nunatsiavut Housing Commission website;</li> <li>Social media (i.e. Facebook, Twitter);</li> <li>Local radio, bulletins, papers, etc.;</li> <li>Posted notices in the Inuit communities; and</li> <li>Other means as considered appropriate.</li> </ul> </li> </ul>
29.2	<ul> <li>Eligibility:</li> <li>In order to be eligible for this program, applicants should meet the following conditions:</li> <li>6. Be a Beneficiary of the Labrador Inuit Land Claims Agreement</li> <li>7. Reside in Nunatsiavut</li> <li>8. Meet residency requirements</li> <li>9. In the event of an emergency (defined below), demonstrate need through a home assessment by a Housing Inspector that their current accommodations are unsuitable and need rapid intervention to maintain the safety and livability of the dwelling</li> </ul>



29.3	<ul> <li>Application Procedure</li> <li>Residents can contact the NHC office, local or regional, for support in submitting their application and any supporting documents online, by mail, or by fax to the main office. Applicants will be required to submit proof of residency (a tenancy agreement, or homeownership documents), and proof of Beneficiary status. Upon processing of the application, a home inspector will perform a home visit to assess the modifications required and the structural integrity of the home to support the required work.</li> <li>Once the scope of work is prepared, staff will conduct the procurement process for services according to the thresholds within the <i>Procurement Act</i>, i.e. if under \$15,000.00, they shall collect three quotes from contractors for the work, and will ensure that the services obtained are in keeping with the <i>Act</i>.</li> <li>Applications can be processed by staff with the signature of the Director of Housing without the need for a full-review of by the Board. Staff will submit regular reports to the Board on usage of the program, approvals and rejections, and the Board will have the authority to revoke approval that was provided by staff and provide funds immediately upon review.</li> </ul>
29.4	Applicant Selection:         NHC may complete additional checks to assess a household's eligibility. These may include:         Updated information on household members         Reference checks         Personal interviews



	Definition of an Emergency and Eligible Repairs
	Not all repairs are urgent in nature. This program is tightly limited in scope of what repairs may be accessed. For clarity, we define an Emergency Repair to be one of the following:
	• Related to malfunctioning or broken heating sources;
	• Related to the delivery of hot water or potable water;
20.5	• Related to a sudden change in the structural integrity of the home (a roof, foundation, exterior walls, etc.);
29.5	• Related to a sudden change in the building envelope that requires immediate intervention (broken exterior doors or windows);
	• Related to malfunctioning or broken wiring and electrical systems that pose a health or safety hazard;
	• Related to the delivery of an essential service not covered above.
	For all other repairs, we deem them to be not urgent in nature and would encourage applicants to apply to the main NHC Home Repair Program, or our Accessibility Home Repair Program.
	Total Available Fund and Eligible Amount per Household:
29.6	The Director shall sign off on all inspection and home assessment requests. In the case of modifications that fall below \$15,000.00 in work, the Director may authorize them without full-Board approval. In instances where the recommended scope of work exceeds \$15,000.00, consent of the Board is required to proceed and will follow all procurement laws.
	Applicants may apply as often as necessary for Emergency Repair funds, as emergent issues are unpredictable by definition.

### 30.0 Energy Efficiency and Climate Change Resiliency Rebate Program



30.1	<ul> <li>Purpose and Communication</li> <li>Anyone can apply for this rebate. This program exists to offset the cost of making ones home more energy efficient through the installation of HRVs, heat pumps, energy star windows or appliances.</li> <li>The NHC wants to incentivise homes that have the means to take on the upgrade of their home to do so, and wants to help offset the costs associated with making a home suitable for the climate and more resilient. In recognition that such renovations are costly, the NHC will offer rebates on certain items to make the purchase and installation more cost-effective for homeowners.</li> <li>The Program will be advertised by the following means: <ul> <li>The Nunatsiavut Housing Commission website;</li> <li>Social media (i.e. Facebook, Twitter);</li> <li>Local radio, bulletins, papers, etc.;</li> <li>Posted notices in the Inuit communities; and</li> <li>Other means as considered appropriate.</li> </ul> </li> </ul>
30.2	<ul> <li>Eligibility:</li> <li>In order to be eligible for this program, applicants should meet the following conditions:</li> <li>10. Be a Beneficiary of the Labrador Inuit Land Claims Agreement</li> <li>11. Reside in Nunatsiavut</li> <li>12. Meet residency requirements</li> <li>13. Be the homeowner; if you do not own your home, the homeowner must consent in writing</li> <li>14. Be applying for rebates to an existing property (5 years or older) that is used as a primary residence</li> </ul>



30.3	Application Procedure         Residents can contact the NHC office, local or regional, for support in submitting their application and any supporting documents online, by mail, or by fax to the main office.         Applications can be processed by staff with the signature of the Director of Housing without the need for a full-review of by the Board. Staff will submit regular reports to the Board on usage of the program, approvals and rejections, and the Board will have the authority to revoke approval that was provided by staff alone and stop future payments, or approve someone who was rejected by staff and provide funds immediately upon review.         Once the application has been processed and approved by the Director, the homeowner must attach the required documents:         Itemized receipts with no balance showing         Itemized invoices noted "paid in full" initialled by supplier(s); and         Energy Star Certification documents         The household must apply for the rebate each time they purchase an eligible item. You must submit the rebate request within 1 year of the purchase date per item.
30.4	Applicant Selection:         Staff will process applications as they are received.         The NHC may complete additional checks to assess a household's installation and the appropriate guidelines have been followed per product.



	Eligible Expenses:
30.5	<ul> <li>The NHC will provide the following rebates on the following eligible expenses:</li> <li>\$1,500.00 rebate on the purchase and installation of a heat-recovery ventilator <ul> <li>Must be listed with the Home Ventilating Institute; and</li> <li>Have a 64 percent or higher sensible recovery efficiency at -25 degrees Celsius</li> </ul> </li> <li>\$1,500.00 rebate on the purchase and installation of a heat pump <ul> <li>Air-source heat pumps must be listed by Northeast Energy Efficiency Partnerships as cold climate certified</li> <li>Ducted systems must have a: <ul> <li>Region IV (Canada) heating season performance factor (HSPF) equal to or greater than 9; and</li> <li>Coefficient of performance (COP) at -15 degrees Celsius equal to or greater than 1.75</li> <li>Non-ducted systems, also known as mini-splits, must have a</li> <li>Region IV (Canada) heating season performance factor (HSPF) equal to or greater than 10; and</li> <li>Coefficient of performance (COP) at -15 degrees Celsius equal to or greater than 10; and</li> <li>Coefficient of performance (COP) at -15 degrees Celsius equal to or greater than 1.75</li> <li>Ground-source heat pumps must be Energy Star Certified</li> </ul> </li> <li>\$120.00 per window to a maximum of \$1,800.00 per household rebate for the purchase and installation of energy star appliances: a washer, clothes dryer, a vent-less clothes dryer, a refrigerator, a dishwasher, and/or a deep-freezer</li> </ul></li></ul>
30.6	Total Available Fund and Eligible Amount per Household:The total rebate amount is limited per the item installed by the homeowner as listed under eligibility above. There is no limit to the number of eligible rebates a homeowner may make use of from the above list (they may choose to install all upgrades or only one, for example).The Director of Housing must sign off on the expenses for this program, and must authorize their approval. The Board reserves the right to allow more funding towards a household in dire need, but must authorize exceeding the threshold.



30.7	How Funds are to be delivered: This is a rebate program, and funds are retroactively paid to the homeowners by direct deposit or cheque after verification of the purchase and receipt.
30.8	<b>Target Groups:</b> Families and individuals who are taking the initiative to renovate their home to be more energy efficient.

### 31.0 Energy-Related Emergency Help for Low-Income Residents



31.1	Purpose and Communication         This program exists to assist with energy-related emergencies for low-income Beneficiaries. Emergencies under this program include reconnecting utilities to a unit or preventing disconnection of utilities.         The Program will be advertised by the following means:         • The Nunatsiavut Housing Commission website;         • Social media (i.e. Facebook, Twitter);         • Local radio, bulletins, papers, etc.;         • Posted notices in the Inuit communities; and         • Other means as considered appropriate.
31.2	<ul> <li>Eligibility:</li> <li>In order to be eligible for this program, applicants should meet the following conditions:</li> <li>15. Be a Beneficiary of the Labrador Inuit Land Claims Agreements</li> <li>16. Reside in Nunatsiavut</li> <li>17. Meet residency requirements</li> <li>18. Provide proof of need and income (for residents under the age of 65—the income threshold for this program is up the discretion of the Board. On average, applicants should be making a combined total of less than \$70,000.00 a year per household to be eligible, but in rare circumstances where the scope of work needed is significant, i.e. flying in a electrician, replacing a furnace, etc., the Board may allow higher income applicants to be included on a case-by-case basis)</li> </ul>

### 31.0 Energy-Related Emergency Help for Low-Income Residents



31.3	<ul> <li>Application Procedure</li> <li>Residents can contact the NHC office, local or regional, for support in submitting their application and any supporting documents online, by mail, or by fax to the main office.</li> <li>Applications can be processed by staff with the signature of the Director of Housing without the need for a full-review of by the Board. Staff will submit regular reports to the Board on usage of the program, approvals and rejections, and the Board will have the authority to revoke approval that was provided by staff alone and stop future payments, or approve someone who was rejected by staff and provide funds immediately upon review.</li> <li>On average, applicants should be making a combined total of less than \$70,000.00 a year after tax per household with all residents under the age of 65 counted to be eligible, but in rare circumstances where the scope of work needed is significant, i.e. flying in a electrician, replacing a furnace, etc., the Board may allow higher income applicants to be included on a case-by-case basis</li> </ul>
31.4	Applicant Selection:         Staff will process applications as they are received. They can be submitted anytime of year.         NHC may complete additional checks to assess a household's suitability for inclusion in the program. These may include:         • Updated information on household members, income, and assets         • Personal interviews

### 31.0 Energy-Related Emergency Help for Low-Income Residents



	Eligible Expenses:
31.5	<ul> <li>If you are eligible and approved, the program funds can assist with:</li> <li>Costs to reconnect utilities to a unit (i.e. permit fees, electrician work)</li> <li>Costs to prevent a disconnection of utilities to a unit (i.e. replacing a broken oil tank)</li> <li>In exceptional circumstances, costs to pay energy arrears for a unit</li> </ul>
	Ineligible expenses:
	<ul> <li>Recurring energy bills</li> <li>Cost of utilities beyond arrears (this program is an emergency one-time intervention, not a recurring payment)</li> </ul>
	Total Available Fund and Eligible Amount per Household:
31.6	In most cases, the maximum amount per household per year for this program is \$3,000.00 total for all needs.
31.6	The Director of Housing must sign off on the expenses for this program, and must authorize their approval. The Board reserves the right to allow more funding towards a household in dire need, but must authorize exceeding the threshold.
	How Funds are to be delivered:
31.7	Funds will not be sent to the applicant themselves, but will be used by staff as needed. In the case of electrical work, invoices from qualified electricians will be paid directly. Work to replace oil tanks and furnaces will be performed by qualified technicians to be invoiced to the NHC. Energy arrears will be paid to the company in question directly (i.e. a payment made directly to a NL Hydro account).



32.1	<ul> <li>Purpose and Communication</li> <li>Anyone can apply for this rebate. This program exists to offset the cost of firewood to heat homes used as a primary residence. This program runs seasonally from September to April every year (extension as needed, weather depending).</li> <li>The Program will be advertised by the following means: <ul> <li>The Nunatsiavut Housing Commission website;</li> <li>Social media (i.e. Facebook, Twitter);</li> <li>Local radio, bulletins, papers, etc.;</li> <li>Posted notices in the Inuit communities; and</li> <li>Other means as considered appropriate.</li> </ul> </li> </ul>
32.2	<ul> <li>Eligibility:</li> <li>In order to be eligible for this program, applicants should meet the following conditions:</li> <li>19. Be a Beneficiary of the Labrador Inuit Land Claims Agreement</li> <li>20. Reside in Nunatsiavut</li> <li>21. Meet residency requirements</li> <li>22. Have an existing woodstove or wood furnace and use the firewood to heat a home used as a primary residence in Nunatsiavut</li> </ul>
32.3	Target Groups: Low and moderate income seniors, youth, families, and individuals who rely on woodstoves or wood furnaces to heat their homes.



32.4	<ul> <li>Application Procedure</li> <li>Residents can contact the NHC office, local or regional, for support in submitting their application and any supporting documents online, by mail, or by fax to the main office.</li> <li>Applications can be processed by staff with the signature of the Director of Housing without the need for a full-review of by the Board. Staff will submit regular reports to the Board on usage of the program, approvals and rejections, and the Board will have the authority to revoke approval that was provided by staff alone and stop future payments, or approve someone who was rejected by staff and provide funds immediately upon review.</li> <li>Once the application has been processed and approved by the Director, the household must apply for the rebate each time they purchase firewood. You must submit the rebate request within 1 year of the purchase date. You must provide an official receipt from your firewood supplier. If you cannot get a receipt, your firewood supplier must complete and sign the proof of delivery form every time they deliver firewood to your home.</li> </ul>
32.5	<ul> <li>Applicant Selection:</li> <li>Staff will process applications as they are received.</li> <li>NHC may complete additional checks to assess a household's suitability for inclusion in the program. These may include: <ul> <li>Updated information on household members, income, and assets</li> <li>Personal interviews</li> </ul> </li> </ul>

Т



	Total Invaliable Fund and Eligible fundant per H	ousehold Annually:			
	Different types of wood cost more depending on where in Nunatsiavut you are located. Different types of wood also cost more, as well as the volume purchased.				
	Purchasing of Wood by the Program				
	The availability of wood in Postville, Makkovik, and F known that Hopedale is significantly further from qua wood source than Hopedale, wood is still considerabl Therefore, the pricing for wood is meant to reflect that	ality wood than any othe y less available in Nain	er communit	y. While Nain	has a better
	Figure 2: Cost per load by community	Community	Amount of	1 load of wood	4.
	Type of Wood:	Makkovik/Rigole	Postville	Hopedale:	Nain
32.6		t:	:	-	:
	Dry wood:	\$140	\$120	\$170	\$140
	Mixed green and dry wood (including black spruce)	\$80	\$70	\$120	\$90
	individual ("Wooder") wants to go wooding for the p will be getting wood for. Once the wood is cut, the W then once inspected must deliver it to the recipient's h	rogram, they must first 700der must bring the lo	contact the l bad of wood	to NHC for in	ut who they spection and
	will be getting wood for. Once the wood is cut, the W	rogram, they must first Vooder must bring the le nome. In the event that e volume. Should one re utik box, the rebate will he total rebate available e rebates per year of the varied based on the loca ne-time orders from Go system and has the mear to be eligible for any furth ses for this program, and	contact the l bad of wood a load delive eceive a fish-l be for 25% in one year, e 8 ft rates (a tion of the h bose Bay befores her rebates the d must autho	NHC to find ou to NHC for in red is less than box of wood, th higher than the regardless of or max of \$700 fc ome in questio ore the cold sea e this volume i moughout the s	at who they spection and a full 8 ft ne rebate with rates listed rder size. or M/R/N; n. For son. If a n bulk, they reason.

#### 32.0 Firewood Rebate Program



#### **Distribution by Community:**

We employ the 70/10/10/10 model illustrated in the breakdown table below, and as such, we will need to income test. Income levels will be as follows:

1	Baseline: Coastal Labrador						
Total # of	Baseline	Incremental Impact	Total	Annual	Eligible for	Eligible	Eligible
Individuals	Income	of	Amount	Income after	75% of	for 50%	for 25%
in Family		Spouse/Dependents	with	taxes	Subsidy at	of	of
Unit		(\$500 per	Dependents		Annual	Subsidy	Subsidy
		individual)	+ Spouse:		Income after	at	at
					Taxes	Annual	Annual
						Income	Income
						after	after
						Taxes	Taxes
Single	\$2,500	0	\$2,500	\$30,000	\$40,000	\$50,000	\$60,000
2	\$2,500	\$650	\$3,150	\$37,800	\$47,800	\$57,800	\$67,800
3	\$2,500	\$1,300	\$3,800	\$45,600	\$55,600	\$65,600	\$75,600
4	\$2,500	\$1,950	\$4,450	\$53,400	\$63,400	\$73,400	\$83,400
5	\$2,500	\$2,600	\$5,100	\$61,200	\$71,200	\$81,200	\$91,200
6	\$2,500	\$3,250	\$5,750	\$69,000	\$79,000	\$89,000	\$99,000

We distribute the funds between higher and lower income families within the communities on a 70/10/10/10 model.This would mean that, within each community, 70% of funds would go to the lowest income households, 10% to the second, 10% to the third, and 10% to the fourth income category per community:

Community	Total funding	70% to	10% to	10% to third	10% to	Total
	available out	lowest	second	lowest	highest	number of
	of	income	lowest	income	income	households
	\$200,000.00		income			reached
Nain	\$83,520.00	\$58,464.00	\$8,352 or	\$8,352 or	\$8,352 or	172 total
		or \$700	\$525	\$350	\$175	
		available to	available to	available to	available to	
		84	16	24	48	
		households				
Hopedale	\$51,520.00	\$36,064.00	\$5,152 or	\$5,152 or	\$5,152 or	86 total
_		or \$850 to 42	\$637.5 to 8	\$425 to 12	\$212.5 to 24	
Postville	\$13,300.00	\$9,310.00 or	\$1,330 or	\$1,330 or	\$1,330 or	32 total
		\$600 to 16	\$450 to 3	\$300 to 4	\$150 to 9	
Makkovik	\$28,000.00	\$19,600.00	\$2,800 or	\$2,800 or	\$2,800 or	55 total
		or \$700	\$525	\$350	\$175	
		available to	available to 5	available to 8	available to	
		28			14	

Rigolet	\$23,660.00	\$16,562 or \$700 to 24	\$2,366 or \$525 to 5	\$2,366 or \$350 to 7	\$2,366 or \$175 to 14	50 total
Total reach	\$200,000.00					395
						households
This model will	require methods	to calculate inco	ome rigorously. W	We will require N	IOAs for all perr	nanent residents
between 18-65 v	vith no exception	is for this age br	acket.			



	Purpose and Communication
33.1	<ul> <li>Housing is more than having a roof over your head; the Nunatsiavut Housing Commission knows that the highest hidden cost of housing for Beneficiaries in the Land Claims Area is in home heating costs. When vulnerable residents are unable to afford to heat their homes properly, not only do they suffer, but the cold can lead to structural damage and the formation of mould. An investment in keeping homes warm is therefore also a loss prevention strategy as much as it is also an investment in the dignity and well-being of Beneficiaries.</li> <li>This program is intended to function as a subsidy to offset the cost of home heating. It runs seasonally every year during the coldest months and is targeted based on household income.</li> <li>The Program will be advertised by the following means: <ul> <li>The Nunatsiavut Housing Commission website;</li> <li>Social media (i.e. Facebook, Twitter);</li> <li>Local radio, bulletins, papers, etc.;</li> <li>Posted notices in the Inuit communities; and</li> <li>Other means as considered appropriate.</li> </ul> </li> </ul>
33.2	<ul> <li>Eligibility:</li> <li>In order to be eligible for this program, applicants should meet the following conditions:</li> <li>23. Be a Beneficiary of the Labrador Inuit Land Claims Agreement</li> <li>24. Reside in Nunatsiavut</li> <li>25. Meet residency requirements</li> <li>26. Demonstrate need of financial support through the provision of most recent Notice of Assessment</li> </ul>
33.3	<b>Target Groups:</b> Low and moderate income seniors, youth, families, and individuals who struggle to afford the costs to heat their home in the coldest months of the year (November 1-April 30 annually).



33.4	Application Procedure Residents can contact the NHC office, local or regional, for support in submitting their application and any supporting documents online, by mail, or by fax to the main office. Applications can be processed by staff with the signature of the Director of Housing without the need for a full-review of by the Board. Staff will submit regular reports to the Board on usage of the program, approvals and rejections, and the Board will have the authority to revoke approval that was provided by staff alone and stop future payments, or approve someone who was rejected by staff and provide funds immediately upon review.
33.5	Applicant Selection:This program is by application only. Staff will process applications as they are received. They are to be submitted during the application period only. Applications will open on the first Wednesday of August annually, and the application period will close on the first Wednesday of October annually to allow for time to process in advance of the program start date.NHC may complete additional checks to assess a household's suitability for inclusion in the program. These may include:• Updated information on household members, income, and assets• Personal interviews
33.6	<ul> <li>Eligible Expenses:</li> <li>If you are eligible and approved, the program funds can assist with: <ul> <li>Stove oil and delivery fees</li> <li>Hydro bill costs</li> </ul> </li> <li>Ineligible Expenses: <ul> <li>Energy bill arrears and connection fees</li> <li>Firewood costs</li> </ul> </li> </ul>



#### Total Amount of Funding Available per Household Income and Number of Dependents:

The below table sets out the income thresholds for qualifying per household for a maximum benefit. Any individual or household, depending on the number of residents, who fall below the annual after tax income listed above will automatically be eligible for the full subsidy of \$583.33 per month for six months. If the household exceeds the low-income threshold listed above, they are still eligible, but will receive a partial payment. The table above demonstrates the gradual percentage of the subsidy a household is eligible for, depending on their total income. For example, if a household of four makes after tax income of \$70,000.00, they would be eligible for 50% of the total available subsidy.

For those households that exceed the income thresholds of eligibility for 25% of the subsidy, they may still apply, but depending on demand, will not be prioritized. Any household exceeding that cap would only be eligible for 15% of the possible subsidy, and their approval will only be permitted should all those who are lower income have their needs met first and program funds are remaining.

The income of seniors (65+) is not used to calculate household income. For example, should a household composed of two seniors, aged 70 and 72, apply for the program, they would automatically receive the maximum available benefit. If a senior resides in a household with others below the age of 65, only the income of those below 65 would be included in the calculation. For example, if a senior, aged 70, reside with a 52 year old who makes \$30,000 after taxes and a 50 year old who makes \$25,000 after taxes, the total household income for all three would be \$55,000 after taxes for three residents, and they would be eligible for 75% of the subsidy.

Should a household have more residents than 6, or have circumstances that make calculation within this table difficult, they must explain their circumstances in their application. The NHC receives the right to allow for exceeding the maximum

**33.7** thresholds in the event of extenuating circumstances, and any such exceptions shall be made at the Board of Commissioners level.

Total # of Baseline Incremental		Total	Annual	Eligible for	Eligible for	Eligible for	
Individua	Income	Impact of	Amount	Income after	75% of	50% of	25% of
ls in		Spouse/Depende	with	taxes	Subsidy at	Subsidy at	Subsidy at
Family		nts (\$500 per	Dependen		Annual	Annual	Annual
Unit		individual)	ts +		Income after	Income after	Income
			Spouse:		Taxes	Taxes	after Taxes
Single	\$2,500	0	\$2,500	\$30,000	\$40,000	\$50,000	\$60,000
2	\$2,500	\$650	\$3,150	\$37,800	\$47,800	\$57,800	\$67,800
3	\$2,500	\$1,300	\$3,800	\$45,600	\$55,600	\$65,600	\$75,600
4	\$2,500	\$1,950	\$4,450	\$53,400	\$63,400	\$73,400	\$83,400
5	\$2,500	\$2,600	\$5,100	\$61,200	\$71,200	\$81,200	\$91,200
6	\$2,500	\$3,250	\$5,750	\$69,000	\$79,000	\$89,000	\$99,000

#### **Baseline: Coastal Labrador**

#### How Funds are to be delivered:

33.8

Whenever practicable, all stove oil purchases shall be arranged through the oil company. The list of approved names and addresses will be sent to the oil company local office, who will issue deliveries to those on the list only. Payment will be invoiced to the NHC directly from the company, including any delivery fees.

For hydro payments, the accounts shall remain in the names of the homeowners. The NHC will work directly to hydro for
payments through an agreement, with those accounts that have been approved being added to the direct transfer to hydro.
Funds will not be transferred directly to applicants, but shall be delivered through the service providers for the direct
purchase of utilities and oil.



	<u>Total Availabl</u>	e Fund and Elig	ible Amount p	er Household A	Innually:				
33.9	The maximum amount per household per year for this program is \$3,500.00 total for all needs, with funds delivered monthly to a maximum benefit of \$583.33 per month from November 1-April 30 annually. Should a household be eligible for 75%, the monthly payment would be \$437.5 (or \$2,625 in total); for 50%, the monthly payment would be \$291.67 (1,750 total); for 25%, the monthly payment would be \$145.83 (\$874.98 total). Any higher income household that is accepted would receive only 15%, or \$87.50, monthly, and only if demand is met by all eligible applicants who fall within lower income brackets. The Director of Housing must sign off on the expenses for this program, and must authorize their approval. The Board reserves the right to allow more funding towards a household in dire need, but must authorize exceeding the								
	threshold.								
	Breakdown of	Funding and di	stribution betv	veen the Comm	unities:				
	model. This wo 10% to the seco	We distribute the funds between higher and lower income families within the communities on a $70/10/10/10$ model. This would mean that, within each community, $70\%$ of funds would go to the lowest income households, $10\%$ to the second, $10\%$ to the third, and $10\%$ to the fourth income category per community. The same population and percentage shares above apply:							
33.5	Community	Total funding available	70% to lowest income (\$3,500)	10% to second lowest income (\$2,625)	10% to third lowest income (\$1,750)	10% to highest income (\$874.98)	Total number of households reached		
	Nain	\$313,200.00	\$219,240 or 63 households	\$31,320 or 12 households	\$31,320 or 18 households	\$31,320 or 36 households	129 total		
	Hopedale	\$193,200.00	\$135,240 or 38 households	\$19,320 or 7	\$19,320 or 11	\$19,320 or 22	78 total		
	Postville	\$49,875.00	\$34,912.5 or 10 households	\$4,987.5 or 2	\$4,987.5 or 3	\$4,987.5 or 6	21 total		
	Makkovik	\$105,000.00	\$73,500.00 or 21 households	\$10,500.00 or 4	\$10,500.00 or 6	\$10,500.00 or 12	43 total		
	Rigolet	\$88,725.00	\$62,107.5 or 18 households	\$8,875.2 or 3	\$8,875.2 or 5	\$8,872.5 or 10	36 total		
	Total reach	\$750,000.00					307 households		

	We require methods to calculate income rigorously under this funding approach to ensure fair distribution. We will
	require NOAs for all permanent residents between 18-65 with no exceptions for this age bracket.