Housing Bulletin

OCTOBER
TSITCW SLEXEYEM

THANKSGIVING!

OCTOBER’S FOCUS ON THANKS

This month many families around the Nation sat down over the long weekend to enjoy Turkey or other scrumptious food, and offered up thanks to the Creator for all of their blessings.

At Little Shuswap Lake we have lots to be thankful for, including this beautiful area with the lakes at our doorsteps and forested hills surrounding our communities, buffered from the wind, providing shelter. We have four beautiful seasons, with gradual temperature changes in the spring and fall leading to the summer heat and the winter freeze.

We are able to benefit today from the wise investment decisions of the past and look around the community and see signs of LSLIB’s prosperity. We are thankful for the many employment opportunities here that are balanced with the preservation of our natural surroundings. We are grateful for having family connections, lifting each other up.

In the housing department we are grateful for all of the support we get from the community, those that rent and those that have their own private homes. We appreciate all the renters that make sure their rents are paid in full and on time. We are grateful to those who call us if they are going to be late with their rent and those that take action to address arrears that built up in the past.

We are grateful when we enter a unit at the end of a tenancy and find that the out-going tenants have left it sparkling clean and in good shape ready to rent to the next family. We are grateful when the rent coming in covers the costs going out (insurance, maintenance, etc.).

KEY NUMBERS

Emergency Services - Fire, Ambulance or Police Dial 911
Child Abuse any time of day or night - 1-800-663-9122
Or the Helpline for Children -250-310-1234
BC Nurses Line – 24/7 health info and advice phone line – Dial 811

LSLIB Rental Housing Maintenance – maintenance@lslib.com or 250-679-1107

After hours rental housing emergency maintenance
1-866-918-8712

Report a Wildfire 1-800-663-5555 or *5555 from a cellphone
Report Spills or Environmental Emergencies 1-800-663-3456
LSLIB Housing Department - housing@lslib.com 260-679-3203

We appreciate the financial support of Canada Mortgage and Housing (CMHC), First Nations Market Housing Fund and INAC.

We are grateful for the support we get from staff in the other Departments, Village O&M and Finance, the Administration, Wellness, Lands, etc. We thank the Chief and Council for their insight and guidance.

Most of all we are grateful for you–the LSLIB Membership and Community Members.
A New Housing Team Member - Nicole Thom

Nicole Thom started work as the Housing / Accounts Receivable Clerk on September 18, 2017. This is a new title for the position which is a bit of a departure from how things were organized previously. In this new role, the clerk will work collaboratively with the Residential Property Manager (RPM) by being a support within the Housing Department; and with the Accounting Manager and Finance Team by being responsible for the accounts receivable processes.

Nicole has previously worked within the accounting departments at Kamloops Indian Band, Westbank First Nation, Lower Nicola Indian Band, and Ahousaht Education Authority. She also has the experience of working within the housing departments at Neskonlith Indian Band, and M'akola / BC Housing; which is located in Port Alberni on Vancouver Island.

Nicole has been successful at obtaining both the Business Administration Certificate and Diploma from the Nicola Valley Institute of Technology. She has plans to continue furthering her education at the Okanagan College to complete the requirements for a Business Administration Degree.

Nicole and her family have lived in the Chase area for the last four years, she enjoys meeting the folks throughout the town and surrounding areas. She looks forward to meeting the tenants / customers of Little Shuswap Lake Indian Band and working with them whether it be through housing / or accounts receivable processes.

Mahwt!!! What Big Winds we had on Tuesday, October 17, 2017

The windstorm took out the power to the Quaaout community just before lunch on Tuesday and caused lots of damage in its wake.

There was damage to private homes, Band property and lots of trees were pushed over. An insurance claim was opened.

Mark the date!

Upcoming General Band Meeting and Open House

November 26, 2017

Stop by Housing & say Hello!

HOW FRESH IS YOUR LAUNDRY?

Housing recently upgraded the common laundry machines in the 8-plex and ALUs, but sweet smelling laundry is more than just the appliances. Have you tried any of the following tricks?

- Using 1/3 cup of vinegar to a load of towels can leave them feeling softer and get rid of any of built up smells
- Try cutting up a lemon into quarters and throwing them in with a load to tackle stains and brighten things up.

Got a housekeeping tip? share it with us!
**Maintenance Tips**

**for a Healthy Home**

These tips are simple, and don't take very long to do. Use them to keep your home safe and healthy.

**October:**

**Plan to be fire safe**

Fire Prevention week happens every October – Take the time to do these simple things to minimize damage and save lives if a fire starts in your home:

- Plan an escape route in case of fire and practice your plan with family members.
- Identify two emergency exits in case one is blocked by fire.
- Install smoke detectors and Carbon Monoxide (CO) sensors - check them regularly to ensure they are working properly.
- Keep your fire extinguisher in a convenient place.

**November**

When it’s cold outside, a warm house can be prone to moisture condensation on cold surfaces – follow these steps to heat your house safely and prevent mold.

- Lower the indoor moisture levels by using bathroom fans and kitchen range hood.
- Heavy curtains or blinds can cause condensation (water) on your windows - Keep window coverings open so warm air can reach the windows and prevent water buildup.
  - Make sure furniture does not block air intake grilles or heating supply vents.
  - Check that your heating vents and dampers in the floor grille are open. Keep inside doors open for better airflow.

Maintenance of your home never stops. It is an on-going process of taking steps to keep the environment out and the warmth and comfort in. All things wear out, even houses and housing components, but we can take care of them so they last longer.

**Halloween Tricks or Treats**

The Housing Department’s hope for Halloween is that all of our little ghosts and goblins have a fun night and that houses are kept in good condition. If you are a renter and are thinking about hanging up seasonal decorations, please keep in mind that anything you attach to the house or yard has the possibility to damage the unit.

Some things to consider when decorating for the Boo-tiful season are:

If you are hanging something up on the walls, is there already a picture hook that you could temporarily use? Consider replacing your normally displayed art work with your seasonal decoration (and save the wall from getting another hook).

If you are thinking about hanging something from the ceiling, think twice before making a hole in the ceiling - repairs of this nature are not normal wear and tear and can be tricky/costly to repair.

Open flame candles contribute high risk, and should never be left unattended. Burning candles should always be kept within sight, away from combustible material and extinguished before you leave the room or go to bed. Or better yet, use battery-operated candles in their place.

Exterior lights need to be hung with care. If you are thinking about attaching Christmas or other seasonal light strings, make sure they are rated for exterior use and are in safe/operable condition. Decorative light strings contribute an increased fire risk. These electric appliances often end up in a jumble between the annual uses, which can lead to broken and/or exposed wiring or bulbs. Take time to properly store them between use and inspect them before you turn them on and walk away or go to bed.

Recently the Chief and Council, Housing Committee and key executive and housing staff met to review the LSLIB’s Housing program with the goal of assessing how we are doing with the rental program and other housing services, and what further development work is needed.

The facilitator for this two-day session, Berry Hykin from Woodward and Company, was funded to facilitate this work by the First Nation Market Housing Fund. As a lawyer, Berry’s starting point to assist LSLIB improve the housing programming was to look at the legal authority LSLIB has to create and/or run housing programming.

Bands have authority to govern within their geographic boundaries, and with authority comes obligations. Bands have land, which comes with rights and responsibilities and they have authority/responsibility to create by-laws and policies. Bands have an interest in managing community and neighbourhood development and often become the delivery agent for municipal type services to on-reserve houses. Bands have a fiduciary duty to administer the Bands assets on behalf of the collective interests of all members. Bands were drawn into the landlord role for rental housing and have contractual programming responsibilities that fall outside of the Provincial Residential Tenancy laws that other landlords rely on to guide the tenancy relationship.

The Band’s fiduciary duty and responsibility extends to housing—as the houses and program investments form part of the of the membership’s wealth and assets. When a Band makes decision to rent a home to anyone, the Band has an obligation to establish a clear right for enforcement in the event the tenant does not pay rent, abuses the home or otherwise breaches their tenancy agreement.

In preparation for the session, Berry reviewed the Band’s written administrative decision-making structure/policies, current housing policies (2015 and 2004), rental housing forms and previously identified unresolved housing issues.

Although Berry has worked with a number of other Bands on housing she was new to LSLIB. She pulled the Band’s strategic statements off our website to read about us before she got here. At the session she displayed these statements and encouraged everyone to think about how they are reflected in housing:

**LSLIB Vision Statement:** The Little Shuswap Lake Indian Band will become a strong self-reliant community having Cultural and Traditional values to ensure a balanced and productive future for all members.

**What do you think?** What is Housing’s role in building a strong self-reliant community? Is there more that Housing can do to incorporate more cultural and traditional values?
LSLIB Mission Statement: The Little Shuswap Lake Indian Band will ensure the best possible future for our people; we will lead by positive example, open communication and community wellness through being a positive role model, sobriety and being open to change in a constructive way.

The LSLIB will strengthen and nurture the overall quality of life of our community & band members by striving for excellence in the provision of professional services to meet the needs of our community.

The LSLIB will enhance the overall quality of life of our community by pulling the community together through a community base that will preserve our lands, assets, history and knowledge to share with the future generations.

LSLIB Values Statement: The Little Shuswap Lake Indian Band goes every step of the way to dispel the stereotype of what an Indian Reserve looks like, or any perceived lifestyle of reserve living.

When thinking about on reserve living, what is the image that comes to mind?

Do you picture houses? Are houses at LSLIB representing us well?

The role of LSLIB’s Housing Committee has evolved over time. The written terms of reference for the committee needs to evolve as well to better reflect their role and responsibilities. The committee proposed changes to be considered in the next step of the project.

Not all of committee members were available to attend the session. Berry recognized the Housing Committee’s work they did this spring with their review of the rental housing policy and their improvement recommendations. Their work will help guide the review to ensure the policies meet LSLIB’s program needs and are supported by the membership as well meet the test of being procedurally fair and enabling good tenant/landlord relations.

How does housing's programming fit with this statement? Are LSLIB’s houses a positive showcase of our desire for excellence and enhanced quality of life?

LSLIB’s rental inventory is currently valued over Ten Million Dollars. This represents a significant community investment. If we continue to care for the houses with each doing their part, will they be of value to future LSLIB generations?

Next Steps

The culmination of the session was the development of a Housing Policy Workplan. This plan identified steps and resources necessary to assess the current program and ensure that the policy statements are clear and reasonable. The work will ensure decision makers are identified and the policy has authority and consequences for failing to follow policy spelled out. The goal at the end of the project is to have solid legal framework for housing, with all of the housing related policies (rental, path to homeownership, services for private homes) rolled up under one policy using common language and definitions. After the existing housing related policies and draft policies are analyzed against the above criteria and the rule of law, new sections/pieces will be considered. Council will provide their direction and there will be community outreach with information and questions to gather feedback. The last couple of steps of the workplan start when all of the above information in place, then the policy redrafting work will be completed, followed by a roll out to the community for feedback prior to being adopted.

LSLIB has proposed this workplan to the First Nation Market Housing Fund’s Capacity Development program and we are optimistic that they will finance the plan as proposed.

Look for an update on this project in the next Housing Bulletin.

**LANDLORD REFERENCE CHECKS**

When a landlord does a reference check they are looking for three main things:

- **RENT** - Does the Tenant pay rent in full and on time?
- **GOOD TENANT** - Does the Tenant take care of their responsibilities (hydro, protect the unit, keep it clean, etc.)?
- **GOOD NEIGHBOUR** - Does the Tenant respect their neighbour’s rights to quiet enjoyment, maintain their yards and interact well with the neighbours?
Tenants Obligations for “good condition” at Move Out

Landlords need to turn around vacant units as soon as possible, both because they often have people wanting to move in and there are costs and risks having a rental sit vacant. As part of rental agreements Tenants are required to do their part. This means washing the surfaces – floors, counters, facilities and walls. The Landlord may have to patch nail holes and do some touch up painting, but before walls can be painted they have to be clean and free of grease.

Housing continues to be impacted by the cost and delays associated with being left with cleaning tasks after some tenants have moved out. The LSLIB Housing Policy authorizes charging people who fail to leave a unit in a clean good condition with the clean up costs. This is not always the case, as we have also had times when tenants have moved out and the unit is sparkling and shows that it was well cared for.

One way other Landlords ensure they are not being stuck with the bill for this behaviour is to refuse to rent without a damage deposit, which is then used to cover costs like cleaning and tenant caused damage.

Move Out Cleaning Checklist

- **Floors** - if rugs, vacuumed and all stains shampooed out - **bare floors**, cleaned and washed
- **Washroom and Kitchen** fixtures left clean
- **Appliances** - fridge, empty, washed out, all shelving components in place, cleaned under and behind - **washer/dryer**, cleaned and ready to use - **stove**, oven cleaned inside and top/element areas clean and free of grease

- All **garbage** removed from unit

- **Walls** clean all dirt/hand prints/grease spots from walls

- All **surfaces and storage fixtures** (hand rails, cabinets, closets, etc.) empty and clean

It is important that everyone do their part for any/all costs that are not recovered from Tenants are born by the program which may drive up rent and damage deposits.

The cost piles up for every trip the maintenance department need to make to the dump. And every hour that is spent doing janitorial work is time that is not available to do maintenance.

If leaving a unit not as clean as you would like it to move into, then it probably is not clean enough for the move out inspection.

House Insurance

If you are a Little Shuswap Lake Band Member and own your own home you may be eligible to participate in the Band's house insurance program. If you are in a rental your unit is under this program.

The Band’s insurance program is limited to a pre-established replacement value of the house itself and does not extend to personal contents or liability.

All households on the insurance program are encouraged to get additional insurance for contents and personal liability (called a tenants package). Not all households have signed on to the program, so if you are not sure or have questions please call Housing to set up an appointment to discuss.
1. Rent - when it comes to paying rent in the past year I,
   a) missed a payment but got right on a repayment plan and am
      getting back on track.
   b) was late one or two times but contacted housing to work out a
      plan.
   c) am proud to say that I always paid in full and on time.
   d) have allowed my account to get into arrears and worry that I could
      get a demand for payment any day now.

   a) am fairly confident I know what the agreement says, and would call
      housing if I needed to review the terms.
   b) reviewed the agreement when I moved in and that’s good enough
      for me.
   c) know my responsibilities under this agreement and keep it handy
      to review from time to time.
   d) am not sure where I put my copy and could not tell you what it
      says, but Housing will let me know if I do something wrong.

3. As for the general maintenance and cleaning of my
   rental unit, I
   a) keep my place fairly clean and well maintained and would be
      happy to have my mother-in-law show up unexpectedly.
   b) get behind in my housework, and end up having to do a big
      clean up / fix up when things get bad, and sometimes what would be
      little problems have become big ones.
   c) have always kept my home sparkling and deal with minor
      maintenance tenant’s are responsible for as soon as they come up
   d) don’t have time to clean and maintain my home regularly but I
      don’t let it bother me until the annual inspections are scheduled.

4. They say good fences make for good neighbours, so I
   a) look after my yard but I have so
      much stuff that sometimes it looks kinda messy.
   b) try to keep things in my yard but
      can’t seem to help when my plans
      fall apart or my dog runs around
      the neighbourhood.
   c) take pride in my neighbourhood
      and make sure my yard and
      outside belongings are tidy and in
      good shape.
   d) was here first and don’t care if
      my neighbours don’t like how my
      yard looks.

5. Disturbing the Peace? I
   a) have worked out with my
      neighbours an agreement about
      music and other things that might
      be annoying.
   b) have not really paid attention to
      this as my neighbours haven’t
      complained.
   c) respect my neighbours’ rights to
      quiet enjoyment and ensure the
      noise and other potential impacts
      from my home do not cause my
      neighbours concern.
   d) don’t really care what my
      neighbours think of my heavy
      metal music.

6. Managing and/or storing my
   stuff is
   a) something that I am finding I
      waste time on, as there is not
      enough storage in my unit and I
      have to move stuff from one space
      to another all the time.
   b) not a problem as I prefer to keep
      things to a minimum, I mean how
      many ways does a person need to
      make toast?
   c) not something I ever really
      thought about as I don’t keep stuff
      if it is broken or I don’t use it
      anymore.
   d) it’s really gotten away on me, and
      I know I have too much stuff but
don’t have a plan on how to deal with it.

7. As the landlord is responsible
   for repairs (beyond the general
   tenant maintenance responsibilities), if something
   needs repair I
   a) know that if I call the Band Office
      the person who answers the phone
      will know where to transfer my call.
   b) don’t like to bother the
      maintenance department so would
      likely put off putting in a work order
      until it gets on my nerves.
   c) know the number and/or email
      address for the maintenance
      department and put in a work order
      right away knowing they will
      determine the priority of my repair.
   d) either try to fix it myself or leave
      it until it gets bad and I move out.

8. If after supper my kitchen
caucet were to come apart from
my sink and water was spraying
everywhere I would
   a) go straight to the water shut off
      valve, stop the water from spraying
      and find my tenancy agreement
      where the after hours maintenance
      number is noted.
   b) throw a bunch of tea towels over
      the tap to keep the water from
      spraying while I try to find the
      number to call.
   c) put my hand over the water
      spray, while I direct someone to
      shut off the water and call the
      tenant’s after hours maintenance
      emergency number that I have
      posted on my fridge.
   d) call a family member or friend
      and ask them what to do.

Points: 3 for every “a”, 2 for every
“b”, 5 for every “c”, and 1 for every
“d”. If your score is between 40 and
32, give yourself a pat on the back,
based on this you are a good tenant.
If your score is between 31 and 16,
you might be able to take some steps
to be a better tenant which would
give you a good reference at the end
of your tenancy. If you score
between 16 and 8 and you don’t
make some big changes you may find
yourself looking for a new place to
rent.

Look for our next article in this series
Am I a good Home Owner? in the next
Housing Bulletin.

Townhouse Heaters

This project is well underway and it has
become clear that it was a good thing
that we did not delay the project.

In addition to having Tenants dealing
with heating issues, maintenance
responding to “no heat” calls, the
contractor found rust and corrosion had
worked its way into the appliances. Even
though the exterior housing looked to be
in fairly good shape the interior motors,
hoses and parts were in bad shape. We
look forward to seeing this project
completed in the next two months.
RENOSATION?
If I own my home on reserve and want a renovation what funding is available? And what are the steps?
CMHC RRAPs - Presently no intake for RRAP funding. CMHC previously limited intake to once a year for a specified number per band, however two years ago they made substantial changes and did not call for new applications this year.
INAC RENOSATION FUNDING - This funding is available on a continuous intake (first come first serve) basis for qualified applications. INAC only accepts application that are complete with all the required documentation. If the estimates exceed the funding, the application must state that any costs over and above the funding will be covered. The application must be approved by the Band, as it comes in under the Band’s funding agreement with INAC and is subject to the same rules as other INAC funded projects (such as new buildings or water plants).

### INAC HOUSING RENOSATION FUNDING APPLICATION STEPS FOR HOME OWNERS

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<th>Step</th>
<th>Description</th>
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<td><strong>1</strong></td>
<td><strong>Home Owner - is planning renovations &amp; makes application to Band to access funding</strong></td>
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| **2** | - confirms that house has not had a INAC renos in past 10 years,  
- that the applicant meets requirements under LSLIB’s current Renovation Policy  
- gathers info to determine if an Environmental Health Officer (EHO) inspection is warranted |
| **3** | If no - proceed to **1/2 subsidy application**  
If yes - request Environmental Health Officer (EHO) inspection to confirm H&S minimums |
| **4** | FNHA - Environmental Health Officer  
BOABC Qualified Building Inspector Contractor  
BOABC uses INAC’s regular list of qualifying works/ building code deficiencies to develop project with estimates  
**Qualified Remediation Contractors**  
Remediator uses EHO report and BOABC report to estimate cost of remediation |
| **5** | Home Owner - reviews estimates and enters agreement for costs overrun if funding does not cover full costs of renovation |
| **6** | Housing  
- finalizes application and makes recommendation to LSLIB executive for approval of funding application  
- submits application if approved / and provides additional information as requested by INAC  
- 1/2 Subsidy Max Funding $13,524  
- Full Subsidy (H&S requirement) Max Funding $27,048  
- advises Village O&M when project application is pending  
- advises Home Owner when funding is approved and turns project over to Village O&M  
**Village O&M**  
- contracts remediation and supervises the work  
- works with Home Owner to determine specs for the materials/project/contractors  
- works with Home Owner if they are purchasing materials themselves or performing any of the labour  
- arranges for materials / contracts / labour and manages all regular works  
**Contracted BOABC Qualified Building Inspector**  
- Completes Final Inspection for INAC project completion report |

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