



Housing Newsletter

Volume 4,

Newsletter Date: June 26, 2014

Lot Survey Project

- Start date is July 14, 2014
- First Street to be surveyed is Bear Paw Trail
- Surveyors to stake remaining units prior to actual survey
- Boundaries to be finalized by August 15, 2014

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OJIBWAYS OF THE PIC RIVER FIRST NATION

Housing Projects Overview:

Pic River First Nation is advancing housing development by preparing the community for homeownership and to ensure the land and house are secured for generations.

The community members have expressed their desire to be homeowners.

In order to accomplish this the housing department is undertaking four projects:

1. Lot Survey: each lot is to be surveyed
2. Land Valuation : House and land
3. Land Title Options and Registration
4. Housing Authority: Non-Profit



Ojibways of Pic River First Nation in the early days!

Membership Roles and Responsibilities:

Over the past few months, the housing department has hosted community sessions with the intent to keep everyone informed of what is happening and where we are heading with housing for the future.

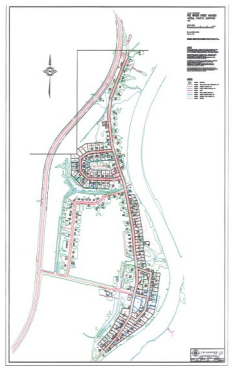
It is up to the membership to attend the meetings or ask their neighbor about the session.

Our newsletter is to help our members keep informed and up to date on what's happening.



Housing Committee
Planning Session

***“ we need to be
able to transfer
our land and
home to our
children”***



Mapping of Pic First
Nation 2013.

First Nation Developing Housing Authority

Pic River has engaged Tony Carfagnini as the legal counsel to assist in the creation of the housing authority. Tony has experience in creating authorities and setting up non-profit housing groups. So he will be attending meetings as needed.

On June 9th our project team of Garland, Tony and Tom presented the information on the proposed governance structure. There are two methods the FN can use to set up the housing management. One method is by the traditional non-profit housing corporation which has a board of directors. The other is a trust company which has a board of trustees. The overall governance of each model is very similar. So Tony will prepare a presentation for our next community session to explain this in a clear and concise manner. The next session is on July 14th at 7pm.

Survey Project Underway

After negotiating with the federal government and the First Nation Market Housing Fund, Pic River First Nation has secured over \$200,000 in grant money to get this work completed. Each lot will be surveyed that has a home on it and J.D.Barnes & Assoc. Ltd. Will survey some lots that are proposed for future development ie: vacant lots.

The work will be underway starting July 14 and a community session will be held that same evening to explain the process. We look forward to seeing everyone at this session.

How does a survey benefit an individual?

Surveying a lot has many benefits to the First Nation and the occupant. For example, the First Nation will maintain a registry of each lot so they can ensure any lot developments are within the boundaries and not encroaching on their neighbor.

In order to secure a loan or a mortgage on reserve the Bank would need a legal description to register the mortgage. Therefore, the individual would benefit by having access to money they would not normally have on a reserve. This of course assumes the resident owns the house and land.

Benefits of Housing Authority

Some of the benefits of having a housing authority versus a housing department can be identified as follows:

Housing Department (today)

- Chief and Council Make decisions
- Accounts are FN controlled
- FN is liable for all housing

- FN cannot purchase units for Off reserve members
- * Approvals are annual—programs

Housing Authority (proposed)

- * Board of directors decide
- * Hsg Authority has own acct
- * Authority removes liability from FN
- * Hsg Authority can create wealth & buy off reserve
- * no waiting for approvals



Ribbon Cutting on Bear Paw Trail.

Land Security for Generations

One of the main issues heard at the community consultations is having ownership to land for generations and that the members can pass the registered ownership onto their children or relatives. There are a few ways to accomplish this.

One way is to offer Certificates of Possession, Trust Deeds or Leasing for 99 years with automatic renewal.

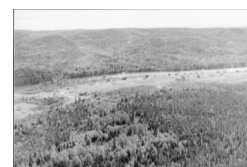
CP's do not allow the owner to access bank financing, CP's need a Will to transfer otherwise the land gets divided by all relatives.

Key is to set up a system that ensures a registered owner can finance.

“new housing authority will assist in wealth creation plan for Pic River “

Market Housing on Reserve

Pic River members have expressed they want homeownership. Based on an approximate market value of \$15,000 to \$25,000 for a vacant lot, each home would provide added value for purchase/sale agreements on reserve. The value of each home is based on how well it has been maintained. According to the Royal Bank of Canada, lands can be mortgaged that are on leased land. Houses that are located on CP land cannot be mortgaged because there is no way for the bank to secure the asset. Two methods to establish a market on reserve is to look at leasing options and trust deed options. These will be presented at the community session July 14, 2014.



Early days of Ojibways of Pic River First Nation

**OJIBWAYS OF THE
PIC RIVER FIRST
NATION**

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**See us on the web @
www.picriver.com**

Building for the future today

The Pic River Housing department would like to acknowledge our volunteer committee members and their passion to make our community a great place to live and work.

We would also like to thank Chief and Council, Senior Management and the membership for being patient and rest assured the decision to create new ways to provide housing for all members is well underway.

Our commitment is to long term job, affordable housing and sustainability. Reducing dependency on government programs is paramount.

Summer 2014 - Events Update

There are a few events planned for the housing department:

July 14, 2014 - Community Bar-B-Q and Session

July - call for those interested in becoming a board member for housing authority.

August 27, 2014 - Board of Director Training . This event will be combined with board training for other corporations as well..

Sept 2014 - presentation to Chief and Council re: governance structure approval for Pic River housing initiative.



This could be you!