

NAK'AZDLI BAND COUNCIL

Arrears Action Plan

SUMMARY:

The primary objective of the Arrears Action Plan is to improve the housing situation by insuring equitable and consistent treatment of all Band members, the longevity of the housing stock, and continued financial success of the Housing Program.

The Nak'azdli Band Council Housing Policy is based on participation from Housing Committee, Chief and Council, and Band Membership to ensure equitable treatment, and is to be applied in a consistent manner.

CONSEQUENCES OF NOT FULFILLING HOMEBUYER RESPONSIBILITIES

1. In order to insure the viability of the Housing program the Band must act decisively in the cases of Homebuyers neglecting maintenance responsibilities and or not re/paying the mortgage promptly according to the signed agreement.
2. The policies of the Band regarding Homebuyer's missing one payment is for the Housing Committee to document, and respond in writing, to the homebuyer that the mortgage payment is due and to review the signed agreement pertaining to the monthly mortgage amount. A date is set for the Homebuyer to make their payment.
3. Upon being two months in arrears, the Housing Committee, will issue a 30 day eviction Notice in writing, and sent by registered mail. The Homebuyer has the choice to come in and make payment promptly, and set up an arrears repayment agreement.
4. In the event that the homebuyer has not responded to the thirty day eviction notice, the Housing Committee will issue a ten day notice that the locks will be changed. The homebuyer still has the option to make payment and set up an arrears repayment agreement.
5. If all above efforts have failed, the Housing Manager, Member from Chief and Council, member from the Housing Committee will go to the home, and change the locks.
6. Final decision is made by Chief and Council to approve eviction of the Homebuyer. Homebuyer can address Chief and Council. This is the last chance for payments and repayments to be arranged.
7. Upon authorization for eviction from Chief and Council, the homebuyer, has to make arrangements with the Housing Manager, to remove personal belongs from the house.
8. The house shall be brought up to current code, and to ensure an adequate quality living condition is made available for the new homebuyer.
9. Chief and Council can put in a motion that the Homebuyer is still responsible to pay outstanding arrears, and the cost of renovations. Chief and Council can also state that in order for new homebuyers to qualify for any other future homes, or rentals, any outstanding rental arrears must be paid in full.