



TESLIN TLINGIT COUNCIL



# TTC HOUSING HANDBOOK

*A Guide For Renters  
and Potential Homeowners*

*your voice. your government. our future.*





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*A Guide For Renters and  
Potential Homeowners*

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# TTC HOUSING HANDBOOK

The Teslin Tlingit Council (TTC) recognizes the importance of safe and affordable housing. TTC provides support to all Citizens living on Settlement Land to fulfill their housing needs as homeowners and/or tenants by offering a housing program that meets the needs of most of its Citizens.



# RENTAL HOUSING

## Eligibility

**To be eligible for a rental unit from TTC you must:**

- a) Have a TTC Affiliation - Adult Citizens, or Adult non-Citizens with Citizen dependents and/or Employees of TTC;
- b) If you have debts, you must have entered into and are honoring a repayment plan with TTC Finance; and
- c) Be willing to sign a Rental Tenancy Agreement and abide by its terms and conditions.

## Application Process

You can get an application for rental housing at the Department of Capital and Infrastructure (DCI).

The Capital Office Manager will review your applications with you to ensure all the required information is there. In case of an emergency, you can attach a letter to your application explaining your situation.

The Capital Office Manager and staff will review and assess your application. The Manager will present the assessment to the Housing Committee and the Committee will make a decision based on that information.

A Rental Housing Unit is a detached, semi-detached, condominium or apartment unit that is owned by TTC. The TTC provides rental housing that is safe and affordable to its Citizens and in the spirit of *Haa Kusteeyí*.

Once a decision is made, you will be notified in writing within five (5) business days.

The Capital Office Manager maintains an up to date listing of available rental units. The Housing Committee will allocate units according to the impartial housing assessment ranking system.

## **Rent Levels**

*(how much you will pay for your rent)*

Management Board sets rent levels in consultation with the Housing Committee. The rent covers some costs for maintenance, operations, insurance and housing unit replacement.

Paying rent does not mean that it goes towards a down payment (equity) and that it builds any ownership in a housing unit. Your rent payment can in no way be refunded or considered to be equity.

Every year, the Housing Committee reassesses the rent levels. Rent levels can be changed subject to applicable laws, e.g. *Yukon Residential Landlord and Tenant Act*.



# RENTAL TENANCY AGREEMENT

## **Key responsibilities of the tenant are to:**

- a) Sign a rental tenancy agreement and meet the conditions of the agreement which include, but are not limited to:
  - making monthly rent payments;
  - paying other housing charges as required;
  - correcting tenant damage;
  - keeping the unit and property free of health and safety hazards;
  - complying with all fire, health and safety regulations; and
- b) Participate in move-in, move-out and other unit condition inspections/assessments as described in the TTC housing policy;
- c) Notify DCI of any maintenance or repairs needed; and
- d) Not interfere with or unreasonably disturb a neighboring occupant and not jeopardize the health or safety or lawful right of a neighboring occupant.

**ROLES & RESPONSIBILITIES OF THE TENANT;**  
You must sign a Rental Tenancy Agreement (RTA) before moving in. All terms and conditions in this agreement are binding. You will get a copy of the signed RTA.

## **Changes to Tenancy**

In the case of the passing away of a rental tenant, other tenants or occupants living in the unit will not be required to reapply but will be reassessed by the Housing Committee guided by *Haa Kusteeyi*.

## **Eviction Process**

You will receive a letter of warning with conditions if you do not respect the RTA such as not paying rent or disturbance.

Should a determination be made that the breach does not warrant eviction, conclusions from the meeting shall be noted on the tenant's file.

A letter of warning with conditions will be sent to the tenant. If you fail to comply with the conditions, you could be evicted from your rental unit. You may appeal this decision by sending a letter to the Director of the Department of Capital and Infrastructure.

## **Subletting**

You cannot sublet your unit without the written consent of the Landlord (*the Director of Capital and Infrastructure*).



# PURCHASE OF A RENTAL UNIT

## **The following conditions apply in order to be able to buy a rental unit:**

- a) you are a registered TTC Citizen;
- b) the unit is a detached, single unit;
- c) the unit is on a legally surveyed lot;
- d) TTC doesn't owe any money on the unit (mortgage/loan);
- e) you don't have any debt with TTC, or you are honoring a repayment agreement with TTC;
- f) you have lived in the unit for a minimum of five (5) years;
- g) you can pay for all costs associated with home ownership such as utilities, maintenance, repairs;
- h) you have completed the mandatory training workshop on homeownership provided by DCI;
- i) you comply with all applicable TTC laws, regulations and policies; and
- j) you are the successful applicant if there is more than one applicant.

If your application is incomplete and/or you don't meet the eligibility requirements DCI will notify you in writing. If you're not successful, you can reapply at a later date. DCI can help you with your application.



You can talk to DCI to see if you're eligible to purchase a rental unit. If a rental unit is available for home ownership, TTC will post an Expression of Interest to give the chance to Citizens who previously rented the unit to express their interest in purchasing it. TTC will also have the unit appraised.

### **To apply for homeownership of a rental unit you will have to:**

- a) fill out an application;
- b) take a homeownership training workshop;
- c) accept the home ownership process; and
- d) apply your Housing Grant (if you're eligible) towards the cost of the unit.

### **Offering of Home Ownership**

The Housing Committee reviews all applications and housing needs assessment and make their decision based on that information. After the Housing Committee has reviewed your application for homeownership, DCI will contact you by phone and in writing within five (5) working days of the decision made. You have five (5) working days, after notification, to accept and to make arrangements for an in-person meeting with DCI.





# RENOVATION ASSISTANCE PROGRAM FOR HOME OWNERS

The Renovations Assistance Program for Homeowners is designed to assist Elders with their home renovations and Citizens in need of Emergency home repairs.

The Renovation Assistance Program is separate from the Residential Rehabilitation Assistance Program (RRAP) offered through the Canada Mortgage and Housing Corporation (CMHC). The Department of Capital and Infrastructure can assist you with your RRAP and CMHC applications.

## Elders Renovations

The purpose of this fund is to ensure Elders can remain in their homes as long as possible. Teslin Tlingit Elders living on Settlement Land can access this fund to renovate or repair their homes. Elders can submit a Renovation Assistance Program Application form to the Department of Capital and Infrastructure. If you need assistance, contact the Department of Capital and Infrastructure and someone will help you fill out the form.

### **The Application must include:**

- a) Description of the repair required;
- b) Location of the unit;
- c) A cost estimate of the repairs;
- d) Type of house; and
- e) Names of the contractors who will be completing the renovations, if known.



# EMERGENCY REPAIRS

If you own your home and find yourself in need of an emergency repair; you may access this fund. Before starting repairs, you must enter into a repayment agreement program with TTC. DCI with the Chair of the Housing Committee will address emergency situations on a case-by-case basis.

## Emergency Home Repairs

Emergency home repairs are defined as any defect which puts the health, safety or security of a homeowner or third party at immediate risk or which affects the structure of the building.

### **Examples of Emergencies include, but are not limited to:**

- a) Blocked flue to open fire or boiler;
- b) Blocked toilet which will not flush (where there is no other toilet);
- c) Blocked foul drain, septic field, soil pipe or toilet (where there is no other toilet);
- d) Total loss of heating or hot water during the heating season from September 15 to May 15;
- e) Serious water leak;
- f) Unsafe electrical fittings e.g. exposed wiring;
- g) Insecure external window, door or lock;
- h) Unsafe stairs; and
- i) Roof leak.

## Assessment and Allocation

The Housing Committee reviews and assesses the application by using the Renovation Assistance Program Assessment Criteria. Once they have reviewed your application, the Committee makes recommendations to DCI. If you are approved, you will have to sign a repayment agreement with TTC before repairs can be done.

You may apply to the Department of Capital and Infrastructure on an as needed basis if you do not have the necessary resources to deal with the situation.

If you require emergency repairs, contact the Department of Capital and Infrastructure at  
**(867) 390-2532 ext. 395**  
**(867) 334-6957** *after hours*

If the Director of Capital and Infrastructure deems the situation an emergency, the Director will immediately take or direct appropriate action.



# APPEAL PROCESS

## **Appeal Process**

You may appeal a housing decision by writing a letter to the Director of Capital and Infrastructure. The Director will review the appeal with you and the Housing Committee Chair. The Director will make a decision based on the information he/she received.

If you do not agree with the decision, you can then write to the TTC Executive Director explaining your reasons for the appeal. You must send the letter within thirty (30) days upon receiving the decision.

### **Within ten (10) working days of receiving the letter, the Executive Director will:**

- review the appeal with Department of Capital and Infrastructure staff and the Housing Committee. You may be asked to attend a meeting in person or by phone.
- make a decision regarding the appeal, and
- advise you in writing of the appeal decision and the reasons for it as well as any action taken.

**If you accept the decision of the Executive Director, the appeal process is considered complete.**

The Department of Capital and Infrastructure (DCI) may provide assistance to you as a homeowner on Settlement Land if their schedule permits it. You will have to pay a service fee. DCI will advise you of the cost before providing any services.

If you do not accept the decision of the Executive Director, you can submit another appeal letter to the TTC Executive Council within ten (10) days of receiving the Executive Director decision letter.

Within ten (10) calendar days of receiving the second appeal letter, the TTC Executive Council will address the appeal at a duly convened meeting.

You will be advised of the decision made by the Executive Council within ten (10) days.

***The decision of the Executive Council is final.***

You have a right to present your case in person to the Executive Council. The Housing Committee also has the right to present their case to the Executive Council.





# HOUSING GRANT

The TTC Housing Grant assists eligible Citizens in purchasing, renovating or constructing a home. The financial assistance is limited and therefore Grants will be allocated to those who can afford to complete the work or buy their home. Grant recipients must commit to home ownership whether you are renovating or buying. Grant recipients from previous years will not be eligible for any compensation if the amount of the grant changes.



## ELIGIBILITY CRITERIA

### To be eligible for a Housing Grant you must:

- a) be a registered TTC Citizen;
- b) be nineteen (19) years of age or older;
- c) not be in arrears on any debt to TTC or a repayment plan is in place and being honored;
- d) have a lease, allocation or conditional transfer agreement on Settlement Land;
- e) be able to finish the construction, purchase or renovation with your own money or be approved for a bank loan;
- f) not have received a Housing Grant before;
- g) have completed a home maintenance training workshop; and
- h) commit to home ownership.

You must have answered yes to ALL of the criteria to be eligible. If you answered no to one of the Eligibility Criteria then your application will not be further assessed and will be rejected.



# HOUSING GRANT *con't.*

## **Housing Grant**

Citizens can apply for a Housing Grant and will only receive a Housing Grant once. Only one Grant per unit either for renovation, construction or purchase. *(For example a common law or married couple who are both eligible can only use one grant per unit.)*

If you have received funding for substantive renovations or have lived rent-free for ten (10) years in a TTC unit, you may be considered as having already received a grant.

The Housing Grant Assessment Point System will determine eligibility on a case-by-case basis. Housing Grants are available once a year, depending on TTC's budget.

## **Application Process**

To apply, you must complete and submit a TTC Housing Grant application form to the Capital Office Manager.

Within ten (10) business days, you will receive a letter acknowledging receipt of the application and acceptance or notification of missing information.

## **Assessment and Allocation Process**

The Housing Committee will review and assess all applications in a consistent, fair and unbiased manner.

DCI will complete an assessment using the Housing Grant Assessment Point System. The Housing Committee will review the assessment results and will allocate the Housing Grant where it is needed keeping in mind TTC's budget.

You will receive a notification letter from the Housing Committee informing you if you have been approved or not within five (5) working days of the Housing Committee meeting.

If you are approved, you will sign a Housing Grant Contribution Agreement with the TTC.

*ALL applications are confidential.*

## **Payment of Grant**

You will receive the money once a Contribution Agreement has been approved by TTC and signed by you.

You must follow the direction in your Contribution Agreement with TTC in order to get paid.

Payments come in increments. You will not receive a lump sum. You will have a payment schedule which will form part of your Contribution Agreement.

## **Housing Grant for Construction/Renovation**

TTC will assist and provide oversight in all phases of your construction. You will have to keep records that details purchases, work completed and inspections done. You may be asked to submit a photocopy of these records to DCI.



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# DECISION BODIES

## **Administrative Tribunal**

Once the Administrative Tribunal is established, appeals will be referred to the Tribunal instead of the Executive Council.

## **Executive Council**

Supports enforcement of the Housing Policy and approves changes to the Policy.

## **Housing Committee**

The Housing Committee is made of seven (7) members (TTC Citizens) who are appointed by General Council.

The Committee reviews and approves applications for rental housing and allocates home construction grants (Housing Grant). Both reviews are based on a ranking system to ensure fairness and transparency. However, the Committee is not responsible for the day-to-day delivery of housing programs and services.

For more information on the Housing Committee, please contact the Chair of the Housing Committee.

## **Best Efforts to Hire Locally**

TTC encourages you to solicit pricing and references from local contractors, and where practicable, economical and reasonable.

### **Make best efforts to use local Citizens, or spouses of Citizens, who:**

- a) are qualified to carry out the job required; or
- b) are currently enrolled in a recognized apprenticeship or training program; or
- c) have a demonstrated and proven ability to carry out the specific job required; and
- d) have provided an estimate which is competitive with other contractors for similar jobs.

## **Department of Capital and Infrastructure**

The Department of Capital and Infrastructure (DCI) enforces the TTC Housing Policy.

### **The key DCI responsibilities are to:**

- a) Administer the rental program;
- b) Review all applications;
- c) Carry out or oversee maintenance, repairs and renovations as detailed in the rental tenancy agreement that are the responsibility of TTC; and
- d) Provide information and referrals for tenants who require assistance in understanding and assuming their housing responsibilities.



# IS HOME OWNERSHIP RIGHT FOR YOU?

1. Do you want to own your own home?
2. Do you want the freedom to change your home to suit your style and needs?
3. Do you understand the responsibilities and obligations required to own a home such as paying for repairs and maintenance, paying insurance, mortgage, utilities, etc.?
4. Do you have an income to support mortgage obligations?
5. Do you have good credit (paying your bills on time such as your phone and credit cards)?
6. Can you see the long-term advantages of being a homeowner on TTC Settlement Lands?
7. Are you a TTC renter and now have the opportunity to purchase the unit and obtain a purchase and renovation loan?
8. Do you know that you may qualify for the TTC Housing Grant in order to decrease your loan amount?
9. Are you willing to take workshops offered by TTC on home ownership?

For more details about Housing and Home Ownership on TTC Settlement Land refer to TTC's Housing Policy or contact TTC's Department of Capital and Infrastructure.

**Call: (867)390-2532 ext. 395**

**Email: [housing@ttc-teslin.com](mailto:housing@ttc-teslin.com)**





**TESLIN TLINGIT COUNCIL**  
Department of Capital & Infrastructure  
Box 133 • Teslin, Yukon • Y0A 1B0  
Call: (867)390-2532 ext. 395 / (867)334-6957  
Email: [housing@ttc-teslin.com](mailto:housing@ttc-teslin.com)  
Monday to Friday 8:30am-5pm

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