

Skeetchestn Indian Band Planning and Building Policy

Policy Preamble

Skeetchestn Indian Band encourages the planning and construction of new homes and renovation of existing homes, whether these are owned by Skeetchestn; owned by Certificate of Possession holders; or are market housing. Skeetchestn Indian Band, through Chief and Council and its designates, is responsible for the approval of construction and renovation of housing on-reserve. This policy describes key roles and responsibilities in the planning and building of new homes and renovation of existing homes, while also describing key processes for approval.

1. Purpose

The purpose of this policy is to ensure that all construction and renovation in community, whether built for Band-owned, CP-owned or market-based housing, is designed and constructed to an adequate and acceptable standard. This Policy serves as a "how-to guide" in relation to the establishment and administration of standards for the design and construction of single-detached homes or attached multi-family residential buildings or other infrastructure.

2. Administration

1. This policy is to be administered Council, Director of Operations, Housing and Public Works Manager and any other Skeetchestn Indian Band employees involved in planning and building of new and renovated houses on Skeetchestn's reserve.
2. The authority of a First Nation Band to regulate by bylaw the "...construction, repair and use of buildings..." is defined in the Indian Act (Section 81 (1) (h)). This authority is intended to provide for the health, safety and protection of persons and property and includes provision for enforcement and penalties.
3. In addition to the authorities and responsibilities identified within this policy and procedure document, all transactions or decisions related to the construction of new houses on-reserve will comply with all applicable policies, procedures and bylaws.

3. Definitions

"Applicant" means a person who has made application to obtain a Building Permit. For clarity, this can include CP Holders, market-housing owners, lessees and Skeetchestn Indian Band's Housing and Public Works Department.

"Band" means the Skeetchestn Indian Band (SIB) as represented by its elected Chief and Council.

"Building Code" means the current edition of the National Building Code

"Building Inspector" means an inspector who is either employed or contracted by the Band to carry out the duties of inspecting the work and code compliance of any construction or alteration of any building as set out in this policy, or any septic system design or installation, or any water system

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connection, or any fire code compliance issue, and who holds valid certification from the Building Officials Association of British Columbia (BOABC).

“Bylaw Enforcement Officer” means any employee, agent or contractor of the SIB who has been hired or contracted to enforce any one or more of the bylaws of the SIB.

“CP Holder” means an individual who holds the registered land allotment from Indigenous Services Canada, surveyed and registered in the Indian Lands Registry.

“Construction” means any erection, repair, alteration, enlargement, addition, installation, demolition, removal, or excavation.

“Council” means the Band council of the Skeetchestn Indian Band.

“Director of Operations” means the person who is responsible for leading the day to day administration or management of Skeetchestn Indian Band and who reports directly to Council.

“Manager” means the Manager of Housing and Public Works and includes employees, contractors or agents working under the supervision or direction of the Manager of Public Works and Housing for the purpose of administering or enforcing this policy.

“Officer” means the Director of Operations, Finance Manager, Tax Administrator or any other employee of Skeetchestn Indian Band designated by the Council as an officer.

“Owner” means any person, CP holder, lessee, firm, or corporation controlling the property under consideration.

“Permit” means a permit required or issued pursuant to this policy and without restricting the generality of the foregoing, includes a Building Permit, Occupancy Permit and any other permits that Skeetchestn Indian Band requires to be issued.

“Single Detached” means a land parcel zoned for one detached dwelling unit. Each mobile home pad designed to accommodate a mobile or modular home shall be considered a single detached housing unit for the purpose of this policy.

“To assign” means the transfer of duties or functions from one person to another where the former person (the assignor) retains responsibility for ensuring the activities are carried out.

“To delegate” means the transfer of the authority to carry out decisions or activities from Council to an officer where the officer receiving the delegation authority assumes full responsibility for carrying out the activities.

4. Responsibilities

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1. Council is responsible for the following:
 - i. Approval of policies and procedures pertaining to the review and approval of building designs and completed construction.
 - ii. Approval of policies and procedures pertaining to the use and enforcement of this policy.
 - iii. Empowering the Manager of Housing and Public Works or their designate to require adherence to the *Planning and Building Policy* and any other applicable Bylaws and policies that provide direction to the planning and construction of new housing on Skeetchestn reserves.
 - iv. Approving financing for the construction of Band-owned houses or infrastructure.

 2. The Director of Operations, or their designate, is responsible for the following:
 - i. Reviewing the construction proposals prepared or brought forward by the Manager of Public Works and Housing.
 - ii. Ensuring that there is adequate budget and financing in place to carry out the construction of Band-owned houses or infrastructure.
 - iii. Representing Skeetchestn Indian Band on loan or mortgage processes.

 3. The Manager of Housing and Public Works is responsible for
 - i. Enforcement and administration of this policy.
 - ii. Review of construction proposals submitted by Applicants.
 - iii. Preparation of budget for proposed band owned housing and infrastructure.
 - iv. Approval of Building Standards for new construction.

 4. All officers, employees, committees, contractors or agents of Skeetchestn Indian Band are responsible when acting under the *Planning and Building Policy* to ensure the activity or function is within the authority and limitation of their delegation and that they have followed other relevant policies and procedures.

 5. Officers, employees, committees, contractors or agents will ensure that decisions or transaction approvals falling outside of their scope of authority are referred to the Director of Operations or otherwise as appropriate for review and approval or review with Council.
5. Building Standards
- I. The Manager of Housing and Public Works or their designate will ensure that building standards are established which include, but are not limited to, defining construction quality requirements as conditions for approval of building and occupancy permits.
 - II. The minimum building standards will be:
 - a. The National Building Code of Canada unless approval by the Manager of Public Works and Housing is granted to use the BC Building Code.
 - b. All homes will achieve a minimum Energuide Rating of 75.

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- III. Homes shall be designed and utilize materials that are consistent with good fire protection as documented in the FireSmart Home Development Guide.
- IV. Other building standards will be considered on a case by case basis. Formal approval by the Manager of Public Works and Housing must be provided prior to designs being prepared.

6. Procedures

1. Procedures for Review Process

Pre-construction

- I. For private or market-based housing this process will commence prior to approval by Skeetchestn Indian Band for allocation of a building parcel and any required financing or housing agreements.
- II. For market or private houses, the Applicant contacts the Manager of Housing and Public Works to discuss interest in constructing a house and receives information and guidance regarding building design, Construction and review processes and/or obtain advice and comment on proposed house plans and engagement of contractor.
- III. The Manager of Housing and Public Works may provide resources, if requested such as contract language or form of contract for agreement between the Applicant and the builder and/or contractor. The Applicant and Owner agrees to indemnify Skeetchestn Indian Band in the event of contractual disagreement between the Applicant, Owner, and building and/or contractor.
- IV. The Manager of Housing and Public Works obtains agreement of the Owner to conform to the *Planning and Building Policy* for ultimate release of the Certificate of Possession and to accept limitation of the liability and responsibility of Skeetchestn Indian Band in relation to advice, input or review of house designs, building contract, construction and related aspects.
- V. The Applicant submits building plans to the Manager of Housing and Public Works prior to construction for any required development approvals under the requirements of the Land Use Plan, Land Use and Zoning Bylaw or any applicable bylaws and policies of Skeetchestn Indian Band.
- VI. The Manager of Housing and Public Works or their designate provides informal review and comment regarding the adequacy of the design in relation to adopted building standards, and direction and instruction as to any required construction review or inspection.
- VII. The Applicant registers for review and certification of the house under Ener-Guide program.

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During Construction

- VIII. The Manager of Housing and Public Works or their designate provides guidance or advice or checks on construction processes and techniques in response to requests from the Applicant and periodically observes state of construction progress for the information of Skeetchestn Indian Band.
- IX. The Applicant arranges for any required plumbing or electrical inspections and provides documentation to Manager of Housing and Public Works or their designate.

Post-Construction

- X. The Applicant arranges testing, certification and documentation of energy efficiency of building and provides the copy to Manager of Housing and Public Works or their designate.
- XI. The Manager of Housing and Public Works or their designate coordinates with CMHC or other agency or organization that may require or undertake a building inspection and obtains a copy of the inspection reports as a record of construction quality to meet the needs or requirements of Skeetchestn Indian Band. The Applicant is required to provide an inspection report or contract for an independent residential construction inspection.

2. Required Permits

- I. Building Permit – this is issued to the Applicant to formally authorize construction to proceed following submission of required plans and fees, review of the plans for compliance to applicable building policies and code, and approval by Manager of Housing and Public Works or their designate.
- II. Occupancy Permit – this is issued to the Applicant to formally approve a building for occupancy following completion of construction in conformance to applicable building policies and code and inspection and certification by Manager of Housing and Public Works or their designate.

3. Procedures for Inspection

- I. Inspection of construction or major renovations by Skeetchestn Indian Band should be considered a mechanism by which to review conformance of house construction and renovation subject to Building policies and applicable code.
- II. Skeetchestn Indian Band may rely on inspections done by CMHC or third party as required by various programs or requirements of funding agencies.
- III. The authority and duties of a Manager of Housing and Public Works shall include responsibility for construction inspection. However, needs and requirements will vary with the volume and type of construction and the Manager of Housing and

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Public Works may not be able to meet all demands. Additional capacity could be provided cost-effectively by contract on an "as and when required" basis with independent inspectors engaged by and reporting to the Manager of Housing and Public Works.

- IV. Qualified inspectors should perform inspections of new construction and renovations to assess the conformance to Building policies and code. Inspectors should have experience or education in residential building technology, design and/or construction. Inspectors should be certified by a recognized national organization, such as Building Officials Association of BC.
- V. Subject to specific requirements and procedures of a *Planning and Building Policy*, inspection should be conducted consistently according to a defined program. Residential construction should be inspected for conformance to Building Code at the following stages:
 - i. Footings prior to placement of foundation;
 - ii. Foundation before backfilling and before a superstructure is placed on foundation;
 - iii. Basement floor slab insulation;
 - iv. Framing, roof, underground and rough plumbing, heating, ventilation;
 - v. Insulation before interior wall coverings are installed;
 - vi. Before occupancy;
 - vii. Plumbing and electrical inspections should be conducted by certified inspectors to the requirements of applicable provincial codes and regulation; and
 - viii. Energy efficiency inspection should be conducted to certify performance level of house relative to target or mandated standards.

6. References

- (1) Applicable Building code
- (2) FMB's Financial Administration Law Standards

7. Attachments

- Appendix A – Guidelines for Residential Construction
- Appendix B – Checklist for New Construction
- Appendix C – Checklist for Renovations
- Appendix D – Acknowledgement from the Perspective Home Owner

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Appendix A – Guidelines for Residential Construction

Guidelines for residential construction are provided to assist First Nation, private homeowners house designers and builders in identifying, assessing and selecting options and methods to improve the quality of homes to be built at Skeetchestn Indian Band. The guidelines cover a range of categories and introduce numerous considerations related to all aspects of site and house design and construction.

These guidelines are intended to encourage and promote creativity and innovation as opposed to prescription and standardization in the delivery of good houses. It will be unusual, if not impossible, for any one house to incorporate all of the ideas and strategies included in the guidelines. However, houses that incorporate multiple guidelines will inherently be "better" houses in terms of construction, energy efficiency and occupant enjoyment than those that address only one or a few of the guidelines.

The guidelines should be reviewed early in the planning stage for a new house or renovation of an existing house involving additions, modifications to structural elements or building envelope, or upgrades to mechanical systems. Early consideration of the guidelines will contribute to better design, contribute to inclusion of more strategies for a particular building, and result in cost savings compared to attempting to incorporate strategies later in the design or construction process. Each strategy should be considered from multiple perspectives prior to deciding to include it. Capital cost, long-term operating costs, benefits to occupant health and well-being, energy consumption and environmental implications should all be considered in the evaluation and selection of options.

Whenever possible the intended occupants of the house should be involved in the process of planning, design and considering and selecting preferred guidelines to encourage construction of houses that address particular household needs. A "good" house is ultimately a house that meets the needs of its occupants over time and contributes to the development of a home. While many features of a good home are somewhat universal, each house presents unique conditions, opportunities and constraints affecting the people that live in it. Consideration of the needs and requirements of the anticipated occupants of a house should include current, short-term assessment and, more importantly, potential changes to needs and requirements over time, such as new family, aging and health issues. Occupants will tend to get more enjoyment from and take better care of a house that suits them as the household changes over years and decades.

Skeetchestn Indian Band should promote use of the guidelines by incorporating them in planning for Band housing projects, by communicating and making them available to community members and individuals intending to undertake construction or renovation of private houses, and by requiring contractors undertaking projects at Skeetchestn Indian Band to be familiar with the guidelines prior to commencing a construction or renovation project. The guideline should be used with the *Planning and Building Policy* and associated regulations.

The guidelines are organized within several categories to facilitate reference and use in relation to specific aspects of house design and construction. The categories include:

1. Site Planning - Capturing the potential of a building lot
2. House Systems - Providing the essentials of a good house

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3. Occupant/Lifestyle - A house to enjoy for a long time
4. Individual Expression - Making a house your home
5. Healthy Home - Fostering personal well-being and safety
6. Durable House - A house that will last for a long time
7. Landscape - A house with enjoyable and sustainable gardens

1.0 - Site Planning Guidelines: Capturing the potential of a building lot

Site planning involves the process of making decisions about how buildings and uses will be located on a lot. Site planning considers the influence of site requirements such as zoning, servicing and building regulations, and site attributes, such as views, street access, existing trees, topography, orientation to sun and prevailing weather, and other factors. Site planning can affect the attractiveness, enjoyment, efficiency, privacy, comfort and other characteristics of a house and its associated yards. Through the process of site planning, home builders and occupants can determine how to get the most from a property by deciding how to take advantage of site opportunities and how to minimize site constraints in a way that satisfies building regulations and the needs of householders.

1.1 EXISTING TREES AND TOPSOIL: Protect suitable trees and salvage existing topsoil for landscape purposes. Existing trees can be retained to protect natural habitat and provide immediate contribution to the character and the attractiveness of a property. Trees should be retained only if they are healthy and if buildings can be located to avoid damage to tree roots. Existing grades should be maintained below the tree canopy. Existing topsoil should be identified, excavated and stockpiled for re-use in landscaping property.

1.2 SETBACKS: The location of a house on a lot should consider options to provide useable and efficient yard areas. Setbacks are the distance between the parcel line and the exterior wall of the building and provide space between buildings for privacy, fire separation, circulation, access to air and light, and maintenance access. Minimum setback distances are provided in the Land Use and Zoning Bylaw. Side yards do not need to be the same width. By locating a house at the minimum setback on one side, a larger and more useable yard may be possible on the other side. Locating the house at the front setback line will maximize the rear yard. Setbacks should also consider keeping buildings safe distances away from areas that may be subject to erosion or slides. In these cases, a geotechnical assessment may be required.

1.3 PRIVACY: The location and layout of a house should reinforce the transition from public space along the street to private space within the building lot. Front yards are considered "semi-private" space but sometimes can be confused as "semi-public" especially at corner lots or adjacent to public open space. Houses with active living spaces (kitchen, living room) and large windows oriented to the front yard, front porches, and accentuated front doors communicate that the front yard belongs to the occupants and is to be respected. Fences and hedges around the back yard and between the street and the side yards will define private outdoor space for family enjoyment.

1.4 ORIENTATION: The location of a house, and the location of rooms within a house, should take

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advantage of views and solar access. Desirable views from the site should be identified so that the house can be designed and located to allow those views to be enjoyed from inside the house or from special places in the garden. By considering the path of the sun in summer and winter, the house can be oriented and designed to improve natural lighting and to capture the heat of morning sun and to shade bedrooms from heat gain in summer evenings.

1.5 RELATIONSHIP TO STREET: The front door should be visible and conveniently connected to the street. Visibility between the house and street encourages safe neighbourhoods and makes it easier for visitors to find your house and the way to the front door. Active living areas inside the house with large windows oriented to the street allow visual connectivity.

1.6 SITE DRAINAGE: Set the house at an elevation that ensures positive drainage away from the building. Ideally, the property and the finished grade at the foundation wall of the house should be set above the road grade to accommodate surface drainage of the site. Houses with "daylight basements" at an elevation below the road grade require particular attention to site grading to ensure that surface water is directed away from the building. Low points on the property may require lawn basins or drainage routes secured through adjacent properties.

2.0 – House Systems Guideline: Providing the essentials of a good house.

A house is a structure that accommodates the activities and needs of people in a space that provides shelter and security from the exterior environment. Houses are comprised of structural and mechanical/electrical elements that are organized and assembled to meet the functional needs and to express the values, ambitions and cultural influences of the householders. "Good" houses are houses that are ideally suited to the householders, are well-built, are adaptable to changing household circumstances and needs, and are relatively efficient and easy to operate and maintain.

2.1 CODES AND STANDARDS: A house must be designed and built to meet the requirements of applicable building code and standards. Building codes set out the essential requirements for public health, fire safety and structural sufficiency in relation to protecting public interest. The National Building Code of Canada and BC Building Code is the reference standard for Skeetchestn Indian Band. Construction standards describe industry and regulatory requirements and "best practices" related to various aspects of building such as materials, products, methods, testing, assembly, finishing and maintenance. Designers, contractors, builders, inspectors and others that have direct influence on house construction should be competent in understanding of and implementation of relevant codes and standards.

2.2 STRUCTURAL SYSTEM: A house should be designed and built to be compatible with the mechanical system and to minimize constraints to adaptation to suit changing household needs over time. The structural system transfers "dead loads" (building mass) and "live loads" (mass of occupants, wind and snow) from the roof through the walls to the foundation. The structural system incorporates the building envelope and, to some degree, the mechanical system. Changes to the structural system are difficult and expensive. Non-structural partition walls are constructed between structural walls to separate functions and rooms and are relatively easy to change. The potential need to change

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functions and spaces in a house should be considered by minimizing structural walls and carefully integrating mechanical systems with the structural system.

2.3 MECHANICAL SYSTEMS: Mechanical systems should ensure comfortable air temperature, acceptable air quality, sufficient illumination and proper operation of plumbing fixtures and appliances with reasonable flexibility, simple operations and controls, and efficient energy use. Mechanical systems include heating, air circulation and exchange, plumbing and electrical. Each of these systems is usually considered separately, but each are interconnected and inter-related to the others and to the structural system (building envelope) in some way. Each system should be “right-sized” to suit the size and form of the house and the needs of occupants to avoid waste and inefficiencies. Air circulation systems need to be balanced to the house to avoid hot and cold rooms, mould issues from high humidity levels, and stale air and odours. Heat recovery ventilation is critical to avoid loss of heat while ensuring adequate air exchange between indoors and outdoors.

2.4 BUILDING ENVELOPE: The building envelope should be designed and maintained to accommodate heating, ventilation, insulation and structural systems and to provide for durability, attractive appearance, protection from weather and access to natural light. The building envelope is the shell of the house including foundation, perimeter walls with framing, exterior finish, moisture barrier, sheathing, doors and windows, floors, roof, insulation, and interior finishes. The envelope protects the house and occupants by controlling the flow of moisture, heat and air between the inside and outside of the house. As a unit, it has a direct effect on the operation of heating and mechanical systems and home comfort. The envelope must be designed to suit the systems and be protected against improper modification and long-term deterioration.

2.5 SERVICES: Each house shall be connected to water, drainage, and utilities services as available and provided by and to the standards of Skeetchestn Indian Band or relevant private or public utility company. Safe and effective operation of a house is dependent upon the supply of water, provision of a source of energy and a means for discharge of sewage. These requirements should be considered and incorporated in the budget and design for a proposed house.

3.0 – Occupant/Lifestyle Guidelines: A house to enjoy for a long time.

A quality house will reflect and accommodate the needs and requirements of the residents over the period of time that they live in the house. In general, the needs of most households are similar within categories such as household size, age and income and similar houses can be suitable for similar households. However, each household will have distinct needs and preferences that might have a bearing on the details and features provided in a house. Also, the needs and preferences of a particular household will change over time as the family grows, ages or changes in other ways.

3.1 CONSIDER ALL AGES: House design and construction should consider and provide for the needs of residents of all ages anticipated to occupy the house. The needs, capacity and abilities of people vary at different ages. Children might have difficulty reaching counters and light switches and need places for active and quiet play. Elders may have difficulties with stairs and slippery surfaces and

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need places for rest, visiting or hobbies. A quality house will allow all residents to feel safe, comfortable and able to deal with basic operation and maintenance.

3.2 ACCESSIBILITY: Houses should accommodate or be adaptable to accommodate people with physical disabilities. At a basic level, each house should be built to minimize barriers to ease of access by providing level entrances, wide entrance doors, few or no stairs between the street and the main living area and a conveniently located washroom. Fully accessible houses, with space for operating a wheelchair, special counter designs and bathroom fixtures and other features, will be required to accommodate household members with significant disabilities.

3.3 ADAPTABILITY: Houses should allow for anticipated changes to household size, age, interests and income over time. Households are not static and will change significantly during the years and decades that they live in a house. A young couple without children and with limited income may be content with a small partially finished house to start out but could quickly find their needs changing with children or higher income. The needs of an established family will change as children leave home and parents become elderly and need less space or a more accessible home. Houses should be designed and constructed to allow for change. Some approaches include maximize beam spans and minimize load-bearing walls; minimize partition walls, leave unfinished spaces; and pre-plan for potential additions to the original house.

3.4 SEASONALITY: A house should accommodate different needs, activities and conditions throughout the year. A house for spring and summer provides relief from heat but allows people to enjoy the outdoors and open the windows; garden, entertain and play outside; sit on the porch or deck. A house for winter provides warm and dry shelter, space for indoor activities, and places for hanging coats and gloves and dealing with mud and snow at the doorways. By thinking about what they do and how each season affects them, householders can design and build houses that are functional and enjoyable throughout the year.

3.5 STORAGE: Plan for and provide sufficient storage space in various parts of the house. Closets, cabinets and shelves can be built in to various rooms. A lockable tool shed or cabinet in or near the carport and garden is usually very important. An enclosed side yard with a wide gate could provide secure space for recreational vehicles or a trailer.

3.6 OUTDOOR USE: Needs and requirements for outdoor spaces and activities should be considered in relation to the house design to encourage complementary uses, efficient use of space and convenient access. A patio, deck, vegetable garden, children's play areas and dog run are common needs for many households. The location of these features should be worked out by considering how they relate to the house. For example, a patio and deck should be close to or easily accessible from the kitchen. A play area should be visible from the main living area of the house.

3.7 OPERATION AND MAINTENANCE: The cost and effort required to maintain a house should be considered at the design stage in relation to the interest, capacity and resources of the householders to provide the necessary care and attention to upkeep and repair. Design choices, such as the type and quality of paints, flooring, roofing and siding and the number and type of windows and doors,

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will affect how much maintenance a house will require. The condition, safety and comfort of a house can be kept reasonably like new by providing attention to keeping it neat and clean, dealing promptly with routine maintenance, ensuring paint, roofing, gutters and weather seals are in good repair, and properly repairing any physical damage. Homeowners should carefully consider how much maintenance they can manage and ensure that the design, materials, finishes and layout of their house and yard are appropriate to their ability, resources and desire to maintain their house.

4.0 – Individual Expression Guidelines: Making a house your home.

Houses are personal places where people live, play, socialize and rest. Each house has its own personality and identity as does each person in the household living in the house. Thinking about how to personalize your house through design, renovation and upkeep is a way to express that the house is “yours” and that you enjoy living in it. Personalizing your house also helps to communicate to others that they should respect your property and your privacy.

4.1 FORM AND STYLE: The “form” of your house should be developed around the needs and uses you want to include; the “style” expresses your interests and aesthetic preferences. Develop the form of your house by considering issues such as: number of bedrooms, number of floors, separate or inter-connected active living spaces; preferred location for entrances, number and type of vehicles, desire for access to daylight and views. The basic house forms are rancher, two-storey, bungalow and split-level. The style of your house could be unique to you, or similar to other houses in your neighbourhood or to houses typically found in your region. While the normal practice and capability of local home builders and your budget may limit your options, most basic house design can be “stylized” to reflect a particular or preferred character.

4.2 MATERIALS AND COLOUR: Exterior materials, finishes and colour can be used to convey a cohesive, appealing and distinctive appearance for the house. There is a wide range of choices for materials, finishes and colours for exterior surfaces of a house. A single type and colour of siding is the usual default but is usually not interesting or distinctive. Using one key material with one or two different types or variations of wall finishes and, similarly, predominant and accent colours will dramatically alter the appearance of a house. Consider the possibility of brick, cultured stone and a combination of siding styles such as lap, channel, board-on-board and shingle. Most siding materials are available pre-finished in a range of colours; consider how you might feel about a color or combination of colours after ten or fifteen years. Using accent colours on trim to contrast with wall colours can make a house stand out. Think about the colour of the roofing materials in combination with your colour scheme. Exterior materials should offer good protection from wildfire.

4.3 ORNAMENTATION: Consider simple details and “add-ons” to make a house more interesting and personal. Installing trim boards at the corners of the house, at the bottom of gables and between different materials across a facade will make a house look more substantial. A bay window or a projecting porch roof will add interest to a plain wall. Consider using multi-pane windows and panelled styles for entrance doors.

4.4 IDENTITY: Try to include one feature that is unique to your house and special to you. Think about

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how you would tell someone to find your house – “Look for the house with the (fill in the blank)”. You might have a funky mailbox, an ornamental light post at the bottom of the stairs, perhaps a special flower pot or bench on your porch. Perhaps there is a plant or animal that represents your family that could be incorporated in a decorative panel near or on the front door. Perhaps you could paint the door trim or the front door with colours, patterns and shapes that express Secwepemc culture heritage. Little details can say a lot.

5.0 – Healthy House Guidelines: Fostering personal well-being and safety.

Healthy homes are intended to help support the physical and mental health and safety of occupants and visitors. People spend a lot of time in their houses and are directly affected by the condition, qualities, environment and physical form of their house. Healthy houses result from balancing the effort and resources necessary to acquire and look after a home with the capacity, needs and abilities of the people who live in it. Healthy houses are also characterized by energy efficiency and low environmental impact which further contribute to reducing cost and improving the indoor environment.

5.1 NATURAL LIGHT: Abundant natural light, particularly during winter, should be available throughout a house and especially in the daytime use spaces. Natural light is important for mental health, true colour rendition and reduction of heating and lighting costs. Access to natural light is enhanced by orienting active use rooms to the east, south or west, by providing generous window area, by minimizing interior walls and providing more open floor plans, and by ensuring that evergreen trees do not block the sun in the winter.

5.2 INDOOR AIR QUALITY: Indoor air quality should be fresh, contain minimum objectionable odours or harmful moulds and vapours, and be heated and distributed consistently and efficiently when required. High efficiency houses are very air tight and require mechanical systems, such as heat recovery ventilation equipment, to provide regular air exchange while maintaining heating system efficiency. Each room should have a window that can be opened to provide fresh air in summer. Install and properly operate humidity control equipment to exhaust humid air and reduce the potential for mould. Install good quality air filters and change regularly on air circulation equipment. Consideration should be given to having air filter systems that are capable of ensuring good air quality during wildfire smoke events. Size and balance the heating system to suit the size, orientation and use of each room or heating zone.

5.3 BUILDING MATERIALS: Houses should be constructed and finished with materials that do not contain harmful or hazardous materials or generate objectionable or harmful vapours or dust. Many building materials, including carpets, paints and drywalls, utilize chemicals in their production. These chemicals can ‘off-gas’ from new materials and finishes, and cause poor indoor air quality. Use materials with low VOCs (volatile organic compounds). Control potential dust by selecting fibrous materials, such as carpet and underlay, that do not generate or trap dust by sealing, painting or encasing concrete and masonry.

5.4 TRIP, SLIP AND BUMP: Ensure that floors, corridors, stairs, bathtubs, showers and projecting elements are designed and finished to minimize the potential for injury. Avoid using smooth flooring

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surfaces and avoid abrupt vertical lips between different flooring materials. Provide well anchored handrails and sufficient lighting along stairs and ensure that all steps in a run have the same height (rise) and width (tread). Bathtubs should have a low step-over height, textured finish and well-anchored grab bars and shower pans should be slip resistant. Corridors and circulation routes should be free of projections into the minimum required width. Avoid or be especially careful with the location of projecting surfaces, such as counters and shelves, located between the floor and a height of 2 metres.

5.5 WINTER CONDITIONS: Reduce hazards associated with accumulation of rain, snow and ice, exposure to wind and loss of power and heat. Winter presents significant risks to personal health and safety that can be mitigated through careful design. Provide adequate gutters and ensure positive site drainage to remove rainwater from the vicinity of the building and from walkways and driveway. Provide overhangs or snow cleats on the roof to prevent snow sliding onto porches and in front of doorways. Provide adequate space along driveway to pile snow without requiring significant lifting. Locate doorways or provide wind screens or interior foyers to reduce wind blowing into house. Install low voltage/low wattage emergency lighting in hallways and top of stairs.

5.6 HOME SECURITY: Provide features and equipment that allow people to monitor conditions and be protected in their home. Provide the appropriate number of smoke and carbon monoxide detectors to enable security from fire. Provide sight lines from inside the house to the street and front porch and install deadbolts on all exterior doors. Install house numbers that are clearly legible from the street.

6.0 – Durable House Guidelines: A house that will last for a long time.

When building a home it is important to consider the durability of the materials used, as a healthy home is one that is built with longevity in mind. A durable house is one that will not require any major repairs to building systems for at least 25 years. While all materials will degrade over time, careful consideration of site conditions and selecting appropriate type and quality of materials can significantly reduce the rate of degradation. Durable homes are less likely to develop hazardous conditions and will require less maintenance over time, thereby, promoting better physical and emotional health for residents. When building a healthy durable home, all aspects of the house must be considered, from bottom to top, inside and out.

6.1 FOUNDATIONS: (insulated foundations, treated wood foundations) The foundation of a healthy home is critical importance as it provides the basis upon which the rest of the house is constructed. As such, any errors present in the laying of a foundation are likely to be compounded as construction continues up. Consider the type of foundation including: concrete slab-on-grade, concrete or treated wood, insulated concrete and others. When constructing a durable foundation, the weight of the house and the strength of the earth must both be factored in to account for the necessary load support. As the foundation will be a permanent fixture in the ground it must also be insulated against the temperature and moisture conditions of the surrounding soil so as to prevent unnecessary heat loss, erosion or mould growth.

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6.2 FRAMING: The frame of a house is the skeletal structure consisting of floor, roof, exterior walls and bearing interior walls. It includes dimensional lumber, sheathing, sub-floors and rafters/trusses and may be augmented with steel or engineered wood structural components. The frame of a home supports the weight of the house by transferring the mass downward to the foundation. In addition to supporting the weight of a house, a durable frame must also be able to withstand such forces as wind, snow load, and earthquake. Specially engineered wood enhances the structural quality of a frame and improves resistance to wood rot.

6.3 ROOF: The purpose of a roof is to provide structural integrity and protection against weather. When considering the shape of a roof, consider precipitation, prevailing winds and temperature of the local climate. In colder climates a higher pitched roof provides more clearance to increase depth of insulation to reduce heat loss. Roofing materials, such as shingles, metal roofing or built-up rolled roofing, provide an impermeable layer that protects the house from the potentially degrading effects of water and ice. High quality materials should be selected to extend the service life of the roof and reduce associated maintenance costs. In addition, the roof should utilize FireSmart design techniques and fire-resistant materials.

6.4 FINISHES: The finishing materials on the outside of a home are the first line of defence against the elements. The use of pre-finished weather resistant materials greatly improves the longevity of a house by protecting the other components of the building envelope and frame from wind, rain, ice, snow and sun. Pre-finished materials also can reduce maintenance costs, such as re-painting. Durable finishes are also manufactured to protect against impact and wear while providing a surface that is easy to clean and maintain. Investing in a durable finish to a home is a necessary final step to ensure that the other areas of a home's performance are not needlessly compromised. In addition, the finishes should utilize FireSmart design techniques and fire-resistant materials.

7.0 – Landscape Guidelines: A house with enjoyable sustainable gardens.

A landscaped yard should be considered a natural extension of a healthy home. Functioning essentially as outdoor rooms, yards and gardens serve the preferences and needs unique to one's lifestyle. Residing within the visual domain of the community, a home garden offers a clear impression of the values of the homeowner. A well-maintained property roots a house into the surrounding landscape conveying a sense of permanence that is synonymous with pride of ownership.

7.1 SITE RESOURCES: Where possible, existing site resources should be incorporated into the site design rather than importing foreign materials. Incorporating existing materials, such as trees, topsoil and rocks, that are native to the site ensures that the look and feel of the yard is complimentary to the overall aesthetic of the landscape within which it is situated. The use of existing site resources also cuts down on potential cost and prevents the possibility of foreign contamination.

7.2 FUNCTION AND CHARACTER: A well laid out yard functions as outdoor rooms that caters to the unique style and needs of each homeowner. The design of a yard should consider the form and function of the house as well as how the property is intended to be perceived and utilized. Consideration of the

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house layout will grant a homeowner a greater degree of functionality by effectively increasing the footprint of their home, for example by adding decks and patios.

7.3 CONSERVATION: A sustainable yard design is one that is adapted to the local environment and does not require significant additional resources such as irrigation, to maintain and be productive. The careful selection of plant material and a mindful yard layout will help to control water use and soil erosion. For example, the use of drought tolerant plants, windbreaks and solar shading will help reduce demands on the community water system.

7.4 STRUCTURES: Outdoor structures break the barrier between the indoor and outdoor environments and should consider the form and function of both. Introducing the built environment into the surrounding landscape demonstrates a clear intention of use and as such should be informed by the layout and function of the home. As their very nature is to encourage the use of outdoor space, outdoor structures break the divide between indoor and outdoor environments and create a greater sense of ownership that extends beyond the house walls. The outdoor built environment includes such structures as pergolas, gazebos and benches, as well as patios and walkways.

7.6 PLANT SELECTION: Selecting plants that are climatically adjusted to Skeetchestn's location will ensure performance and productivity. Given the hot, dry climate, plants should be selected that require little additional water. The form and function of plant material and their use in the yard has a significant impact on how a yard looks and feels. Shape, size, texture and colour are all plant qualities with significant variety. Further still, whether a plant is edible, such as fruits and vegetables, will also influence the nature of a garden. Additionally, when selecting plant material for a garden, careful consideration should be paid to their sustainability to the climatic conditions of the site. Conditions such as temperature, precipitation, soil and shade all impact the productivity of plant life. Sourcing plant material from local growers contributes to the likelihood of survival.

7.7 MAINTENANCE: A landscape design should consider the required investment of time and energy to maintain and the willingness of the owner to provide. All yards require some degree of maintenance to ensure their healthy appearance and function over time. Responsibilities like snow and leaf removal, lawn mowing, weeding and pruning among others are important activities that maintain the appearance a yard is being actively used and cared for. With that said, certain design options are available that require more or less maintenance and can be catered to the needs of the homeowner. The choice of plant material, the use of hard surfaces and the siting of structural elements all contribute to the required level of maintenance on a given property.

7.8 FIRESMART: Skeetchestn is located in area that is susceptible to wildfire. In order to reduce the risk of a wildfire damaging or destroying homes, each home should be surrounded by a 1 – 2 metre swath of gravel or other material that will not burn to provide some protection. In addition, any trees in the yard should be kept to a height below the roof level. Refer to the FireSmart BC Landscaping Guide.

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Appendix B - Checklist for New Construction

This checklist is intended to guide homeowners through the process of planning, design, and construction of new houses. The checklist also helps inform Skeetchestn Indian Band staff and house builders as parties involved with individual homeowners. It is intended to be tool to help with the enactment of policies and bylaws for new residential construction.

Checklist for New Market Housing

	Action Item	Done N/A
1)	Complete an application under Skeetchestn "Market-Based Housing Program" – Work with Public Works and Housing to determine and prepare application requirements.	
2)	Determine the plans for your house - type, size and features – Review the Guidelines for Residential Construction in the <i>Planning and Building Policy</i> , consider current and future household size, number of bedrooms, style of house, how long you plan to live in the house, how your household might change over time and preferred quality and standard of construction, materials and finishes. Choose your house plans.	
3)	Outbuildings and property improvements (garage, shed, deck, fencing, driveway) – Consider requirements for additional items on the property to meet household needs.	
4)	Energy efficiencies – Consider requirements/opportunities for energy efficiencies to be built into the unit for environmental protection and potential cost savings.	
5)	Confirm the lot location a) Developed on a lot owned by Skeetchestn Indian Band (see #6 below) b) Developed on CP land or lease land (see #7 below)	
6)	Building lot owned by Skeetchestn Indian Band – Select and confirm serviced lot location with Housing and Public Works.	
7)	Building lot privately/family owned (all costs noted here are your responsibility): a) Land cost - Is there a cost to purchase the land? If so, obtain an invoice/letter confirming the land cost and written confirmation that the owner shall transfer the lot to the Band. b) Land survey - provide a copy of the Canada Lands Survey for the property to Housing and Public Works. c) Power service - Confirm the cost to bring power in from the Band’s main lines (i.e. are additional power poles required). d) Water - Obtain written permission from Housing and Public Works to tie into water service main lines. e) Septic – Identify the design and costs for septic services working with a Registered Onsite Wastewater Practitioner (ROWP). f) Servicing Costs - Obtain an estimate from a contractor or public works to provide new services if needed. g) Lot preparation . Confirm the costs to prepare the lot for construction including trees/vegetation to be removed, lot levelling etc. Obtain an estimate from a contractor. h) Other _____	a) ___ b) ___ c) ___ d) ___ e) ___ f) ___ g) ___ h) ___
8)	Confirm foundation type based on selected house plan and lot. Obtain information from a geotechnical engineer to determine if the house will require slab-on-grade, footings and basement walls, insulated concrete forms or other types or methods of construction.	

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9)	Determine estimated cost for construction – Obtain preliminary quotes and prices and review with the Manager of Housing and Public Works to ensure all required construction costs and associated services and fees are included and include a contingency allowance to cover unexpected costs.	
10)	Determine amount of available equity contribution – Determine the estimated cost to build your house and ensure that you can contribute at least 3% of estimated mortgage amount as your required equity.	
11)	Obtain letter of approval for conditional mortgage guarantee – The Director of Operations will advise of Council approval of application and required next steps.	
12)	Preliminary approval for a mortgage - Obtain a loan worksheet from the Bank and develop a financial model to detail your estimated house budget, loan costs, equity contribution and other funding sources. Obtain preliminary approval from a bank for a mortgage and identify all requirements to be completed before the bank will provide final approval and release funds under the mortgage.	
13)	<p>Find a qualified/certified general contractor and obtain bids to finalize the plans and build your house - Review Contractor Selection Guide, resolve the details of the project and the responsibilities of the contractor, ensure all required work and all your specific requirements are included in the plan, specifications and Contractor’s bid, review bids and select your contractor</p> <p>- NOTE: Do not sign contract until loan guarantee and mortgage agreements are in place</p> <p>- All contractors shall provide proof of Liability Insurance, Worksafe BC certification and Builder’s Risk insurance for work during construction</p> <p>- Contractor shall provide confirmation that all work shall be in accordance with Skeetchestn Indian Band standards for construction/renovation; Band bylaws specifying building or other standards; Sewage Disposal Regulations or Bylaws; any other bylaws, codes and regulations applicable to the project.</p> <p>- If applicable, the contractor shall be qualified and agree to provide a new home construction warrantee.</p>	
14)	Obtain an estimate for electrical service – Hire a certified electrician for electrical hook-ups (may be included in contract if using a general contractor).	
15)	Landscaping – Consider landscaping requirements and obtain an estimate	
16)	Obtain Band Council Resolution to finalize loan guarantee with the Band – Include all costs eligible and intended to be included in mortgage and confirm your equity contribution consistent with Band policy and requirements of the Bank.	
17)	Mortgage papers – Schedule an appointment with the Bank to prepare mortgage papers and determine requirements to access funds and the schedule for release of funds for payment of costs. Ensure full and adequate financing is in place including your equity, amount of mortgage and other funding sources. If necessary, review mortgage papers with a lawyer before signing.	
18)	Mortgage life insurance – Schedule an appointment with the Bank to complete documentation required for mortgage life insurance.	
19)	Home and property insurance – Obtain an insurance binder to confirm the name of the insured, the dollar limit of coverage, what is being covered (per the Bank requirements) and company issuing the insurance.	
20)	Sign contract with builder - Review and ensure you understand the contract with your builder, if necessary, review the contract with a lawyer, confirm the construction schedule and sign the contract if you wish to proceed with construction.	
21)	<p>Obtain Approvals and Permits – You or your Contractor will be required to obtain and, as necessary, pay for the following approvals and permits</p> <p>- Approval by Housing and Public Works:</p> <p>(a) Construction contract</p> <p>(b) Site layout plan including services and installation of foundation</p> <p>(c) House Plans</p> <p>(d) Building Permits</p>	<p>a) ____</p> <p>b) ____</p> <p>c) ____</p> <p>d) ____</p>

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	<p>- Approval by Others (e) Electrical Permit (f) Plumbing Permit</p>	<p>e) ____ f) ____</p>
22)	<p>Authorize Contractor to begin construction and administer the contract - Avoid unnecessary changes to the project but work with your builder to consider and accept or reject proposed changes that might be necessary - Review quality and completeness of contractor's work and review all inspection reports provided by others such as Housing and Public Works, CMHC or electrical and plumbing inspectors - Make periodic payments to Contractor for completed work as per agreed payment schedule - Review and ensure completion of unsatisfactory or unfinished work before agreeing to make final payment - Obtain a "statutory declaration" from Contractor stating that he has paid in full all employees, suppliers and sub-contractors for work done at your house - Make final payment</p>	
23)	<p>Building Inspection – To be conducted by Skeetchestn Housing and Public Works or designate</p>	
24)	<p>Obtain Occupancy Permit – To be provided by Skeetchestn Housing and Public Works after successful building inspection</p>	
25)	<p>Wills and estate planning – Consult with legal or other counsel to arrange for a will to confirm how your estate will be handled and/or transferred and to whom.</p>	
26)	<p>Basic Home Maintenance workshop – participate in a home maintenance workshop if and when they are provided.</p>	

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Appendix C - Checklist for Renovation

This checklist is intended to guide homeowners through the process of planning, design, and renovation of quality houses. The checklist also helps inform Skeetchestn Indian Band staff and house builders as parties involved with individual homeowners. It is intended to be tool to help with the enactment of policies and bylaws for renovations of existing houses.

	Action Item	Done N/A
1)	Preliminary loan approval - Obtain a loan worksheet from the Bank to detail your estimated loan costs (see below for some suggested loan costs/items), determine if a mortgage is required or if funds can be borrowed without a mortgage, obtain preliminary approval for a loan/mortgage and identify all requirements to be completed before the bank will provide final approval and release funds.	
2)	Confirm the land ownership (Certificate of Possession) – Confirm to the Housing Department the location and identification of the land/unit being renovated is held by Certificate of Possession. Confirm process to transfer land to the Band.	
3)	Determine renovation project details and requirements - Review the Guidelines for Residential Construction in the <i>Planning and Building Policy</i> , determine if the project requires structural work (foundation, bearing walls, decks, etc.), changes to building envelope (windows, insulation, roof, exterior walls), or work affecting heating, plumbing and electrical systems, obtain or prepare plans.	
4)	Find a qualified/certified contractor to bid on renovation plans. Review Contractor Selection Guide, resolve the details of the project and the responsibilities of the contractor, ensure all required work is included in the Contractor’s bid, review bids and select your contractor - NOTE: Do not sign contract until loan guarantee and mortgage agreements are in place All contractors shall provide proof of Liability Insurance, WorkSafe BC certification and Builder’s Risk insurance for work during construction - Contractor shall provide confirmation that all work shall be in accordance with Skeetchestn standards for construction/renovation; Band bylaws specifying building or other standards; Sewage Disposal Regulations or Bylaws; any other bylaws, codes and regulations applicable to the project.	
5)	Obtain approval of renovation contract by Housing Department	
6)	Finalize loan guarantee with the Band - Include all costs eligible and intended to be included in loan/mortgage; complete transfer of land title to the Band.	
7)	Loan Agreement - Schedule an appointment with the Bank to prepare loan or mortgage agreement and determine requirements and schedule for release of funds for payment of costs. Ensure full and adequate financing is in place including your equity, amount of mortgage and other funding sources. If necessary, review mortgage papers with a lawyer before signing.	
8)	Insurance – Obtain an insurance binder to confirm the name of the insured, the dollar limit of coverage, what is being covered (per the Bank requirements) and company issuing the insurance.	
9)	Sign contract with builder- Review and ensure you understand the contract with your builder, if necessary, review the contract with a lawyer, confirm the construction schedule and sign the contract if you wish to proceed with construction.	
10)	Obtain Approvals and Permits – You or your Contractor will be required to obtain and, as necessary, pay for the following approvals and permits - Approval by Housing and Public Works: (a) Construction contract (b) Site layout plan including services and installation of foundation (c) Renovation Plans (d) Building Permit and any other applicable permits	

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11)	<p>Authorize Contractor to begin construction and administer the contract</p> <ul style="list-style-type: none"> - Avoid unnecessary changes to the project but work with your builder to consider and accept or reject proposed changes that might be necessary - Review quality and completeness of contractor's work and review all inspection reports provided by others such as Housing and Public Works, CMHC or electrical and plumbing inspectors - For large projects, make periodic payments to Contractor for completed work as per agreed payment schedule - Review and ensure completion of unsatisfactory or unfinished work before agreeing to make final payment - Obtain a "statutory declaration" from Contractor stating that he has paid in full all employees, suppliers and sub-contractors for work done at your house - Make final payment 	
12)	<p>Building Inspection – To be conducted by Skeetchestn Housing and Public Works or designate</p>	
13)	<p>Wills and estate planning – Consult with legal or other counsel to prepare a will to confirm how your estate will be handled and/or transferred and to whom.</p>	

Appendix D - Selecting a Construction Contractor

Construction contractors are essential to residential construction and good contractors help to deliver good houses. While policies and building permits are important governance tools to define and oversee the requirements and intended quality for house construction and renovation, the potential to achieve those standards is only as good as the capability of the builder. Builders who have appropriate experience, have current training and certifications, and understand their professional responsibility to meet regulatory and contractual requirements will be well-qualified and able to build good houses.

At the same time, homeowners who are paying for the project directly influence the quality of work that a contractor delivers. Good quality houses depend on the homeowner providing an adequate budget, clearly defined requirements, regular review and prompt decisions to allow the Contractor to work effectively and efficiently. The homeowner and contractor are a team in the process of building or renovating a house. Selecting a contractor is a critical responsibility of the homeowner and the homeowner needs to be confident and comfortable with their contractor.

Two key issues are related to contractor selection are:

- **Contractor Qualifications**

- The contractor's qualifications, certification and experience should be compatible with the requirements of the project
- The contractor should have sufficient resources, capacity and management expertise to complete the project efficiently and on-schedule
- The contractor should provide references for previous similar work

- **Homeowners Requirements**

- Homeowners should do research, talk to several builders and check references to find a good contractor they will be comfortable with
- Homeowners need to know and understand their rights and responsibilities in a building contract
- Homeowners need to determine and stick to firm and precise plans to avoid costly changes and complications to the contract

The following table summarizes generally acceptable minimum qualifications for Contractors to undertake various types of residential construction and renovation projects. Contractor qualifications range from general skills to Red Seal trade certification providing opportunity for broad access to residential work while recognizing that residential construction is increasingly specialized and requires a range of technical skills and training.

Homeowners, including Skeetchestn and individuals, can use this table as a guide to selecting contractors appropriate to the requirements of their project. Generally speaking, while contractors with higher than minimum qualifications could be engaged for a particular type of project, costs will tend to be lower if the contractor's qualifications are aligned with the project requirements.

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CONTRACTOR QUALIFICATIONS					
PROJECT TYPE	MINIMUM ACCEPTABLE QUALIFICATION				
	General Skills & Experience	Apprentice	Certificate of Qualification Journeyman	Provincial Trade Certified	Red Seal Certified
Re-decorate					
Maintenance or Repair					
Non-structural Renovation					
Structural Renovation or Addition					
Building Envelope Upgrade					
Mechanical / electrical Upgrade or Installation					
EnerGuide 80 Upgrade					
New House Construction inc EnerGuide					
Project Management					

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Contracting for Services of a Builder

The process of selecting a builder takes time, especially for an individual looking to build a market-based house and with little or no experience working with contractors or undertaking a construction project. In many ways, the homeowner in this situation is dependent on the knowledge and experience of the builder to make the project successful and this need for a high degree of trust adds to the challenge of selecting a suitable contractor.

The following outline indicates a process to manage the task, and the risk, of recruiting, hiring and working with a home builder. This outline is generic and will need to be adapted to each case. It may be necessary for homeowners to obtain advice from other professionals, such as a house designer, engineer and/or a lawyer, to provide guidance at particular steps in the process.

- **Define needs and budget** – Review “Guidelines for Residential Construction”, house plan magazines and other sources; visit other houses and consider them from the perspective of your household; determine your preferred size, type and style of house; determine how big, how many rooms, how many floors are desirable; get an idea of house construction costs by talking to Housing and Public Works staff, bank mortgage officer, house builders, and friends and family; consider what you can afford based on the total of costs for servicing, legal services, construction, mortgage interest, moving, furnishing and other potential costs; determine a house construction budget that you are comfortable with; resolve the requirements for your house to suit your budget (this may require forgoing some desired components and features); look for or develop plans that reflect your requirements and budget; prepare a short summary of your requirements and budget and attach a copy of your desired house plan
- **Research to determine possible suitable builders** – Talk to Housing and Public Works staff, friends and family for suggestions and references
- **Investigate possible contractors** – Identify 3 to 6 possible contractors; interview each contractor to discuss your plans and budget, to determine their approach, capacity, quality of work, warranty, follow-up service and references; ask for their opinion as to the adequacy of your budget; determine their interest in your project and your comfort level with them; visit their projects and talk to their references
- **Prepare a request for quotation** – Revise and finalize your needs and requirements; resolve house plans, define quality of work, identify standard and custom finishes; be as precise as possible but allow for contractors to propose options that might reduce costs or long-term maintenance or improve the suitability of the house to meet your needs
- **Request bids from Contractors** - Choose a few (2-4) contractors to provide detailed pricing proposals and request bids complete with plans, contractor’s team and qualifications, construction schedule,

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insurance and warranty, references and total price including fees and taxes, payment schedule, and identification of any work that isn't included in the price; require bidders to hold their bid price for at least 30 days; advise bidders that you may choose to not award the work to any of them and, if there is a possibility that you may not proceed with the project (for example, if your mortgage funding is contingent upon approval of the contract price by the bank); be clear that you will be considering price, experience, references and other factors in making your choice and that you may select any of the bidders regardless of price.

- **Review bid proposals** - Review all bids to ensure contractors have included all required work in their price and that they have provided all required liability insurance and will meet all requirements for residential construction at Skeetchestn; review any alternative proposals provided by a bidder; confirm all necessary land and loan agreements with Skeetchestn and resolve approval of mortgage funding with bank; select your contractor
- **Enter into a written agreement with your Contractor** – Resolve any changes to the contract based on alternatives proposed by the Contractor or other considerations; obtain copies of all required insurance, warranty and other documents; use a standard form of house construction contract (which Housing and Public Works or your builder may be able to provide) to set out all agreed terms and conditions;– include procedures for reporting, building inspections, changes to plans, delays, payment schedule, payment holdbacks (provincial builder's lien legislation), site safety, etc.; it may be prudent to obtain legal advice regarding the contract and to ensure that required amendments to protect your interest are included; confirm that both you and the Contractor are in agreement with the contract; and sign the Contract if you wish the contractor to proceed with construction.
- **Monitor the work and address contract changes** - As agreed with your Contractor, or at his request, visit the site periodically to review progress of the work and to check that it is consistent with your requirements and expectations; if you or the Contractor propose any changes from the contracted work and requirements, request proposed cost change in writing and review with Contractor prior to approving or rejecting the change; obtain copies of any required permits and reports for any required inspections (for example, electrical, plumbing, building)
- **Review and pay Contractor's invoices** – Verify that invoices are submitted consistent with the terms of the contract; review invoices and verify that work included in the invoice has been completed prior to the invoice date; discuss any concerns with the Contractor; make payment according to the terms of the Contract less any deductions for incomplete work and allowable holdbacks.
- **Inspect work when it is substantially complete** – The contract should include provisions for determining when the project is substantially complete and the Contractor will provide notice; require that the Contractor first obtain a final building inspection report or occupancy permit, if either is required; review the project with the Contractor, identify what's not finished or complete to the

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required standard and detail; review the occupancy permit to determine if all building code requirements are complete; make a list of deficient work to be completed and have contractor sign the list and agree to complete the items quickly within a set period of time; withhold payment for any incomplete or unsatisfactory work and for other allowed holdbacks

- **Do a final inspection** – When notified by Contractor, inspect for completion of deficiencies and sign-off on satisfactory completion if all work is complete, accept the house
- **Obtain final documents from Contractor** – Ensure Contractor provides a final accounting of construction contract price, copies of all permits, warranty certificates, owner’s manuals for equipment and fixtures and record drawings showing any changes from the original plans; obtain a notarized Statutory Declaration from the Contractor stating that they have paid in full all employees, suppliers, sub-contractors and any other costs and expenses associated with construction of your house.

Make final payment - Check for any liens against your property for non-payment of charges against the Contractor; if there are no liens, and you are satisfied that all requirements and obligations of the Contractor have been addressed, pay the Contractor’s final invoice and any retained holdback funds.