Cree First Nation of WASWANIPI

ᐄᔨᔫ ᑎᐯᔨᐦᒋᒉᓲ
Cree Nation Government
Gouvernement de la Nation Crie

BUILDING your own HOUSE

CHECKLIST for building your own home in Waswanipi

		Date Complete
1	**Meet with Private Housing Coordinator**	
	• Determine if you are eligible for a subsidy	
	• Receive an **Application form** and **orientation package**	
2	**Meet with Bank**	
	• Discuss best options to finance your house construction	
	• Obtain **letter of commitment** from Bank (or letter confirming you can self-finance)	
3	**Meet with Local Land Registrar**	
	• Determine which Lot you can build your house on and obtain a **letter of confirmation** from the Land Registrar	
	• Request a Perpetual Grant and agreement of superficie	
4	**Select and meet with an RBQ-licenced Contractor**	
	• Determine and get a copy of the **plans & specifications** of your house	
	• Get a **signed letter of commitment** to guarantee contractor's terms and conditions (or a **signed construction contract**)	
	• Get an **undertaking** from the contractor that they will comply with building codes and laws and obtain required permits	
5	**Finalize Documents**	
	• Complete your Application form and gather all required documents	
	• Meet with Private Housing Coordinator again to finalize your application	
	• Sign a **Contribution Agreement** for your subsidy	
	• Sign a perpetual **grant and agreement of superficie** for your new lot	
	• Sign a **Waiver of Seizure Exemption** (if you need a bank loan)	
6	**Meet with Bank**	
	• Finalize and sign **Loan Agreement**	
	• Obtain **home insurance,** either through bank or a broker of your choice, and **life insurance** to cover the balance of any loan	
7	**Meet with Notary** (they will contact you when they receive instructions from bank)	
	• Finalize and sign your **hypothec** (mortgage)	
8	**Contractor Obligations**	
	• Sign a contract and finalize all arrangements with the licenced Contractor	
	• Send a copy of the construction contract to your bank	
	• Talk to contractor on completion of each construction phase so they can complete progress reports for the bank and you can notify the Housing Coordinator	
	• Obtain appraisal report when construction is complete, if needed by bank	