



T'KEMLÚPS
TE SECWÉPEMC

Housing Department

2025



**On-Reserve
Services**

Rentals

**How to become a
homeowner at home
(on TteS reserve
lands)**

On-Reserve Housing Policy & Services

Overview of services for TteS members

Currently, our department only offers housing services to Tk'emlúps te Secwépemc members living on-reserve lands.

Our department is guided by the TteS On-Reserve Housing Policy. We are committed to maximizing safe, affordable, and quality homes to membership.

Currently, we are working underway on our Community Housing Fund project with Yucwemínem ne Tsetsítcws-kucw (YneT) & BC Housing.

YneT was created to meet criteria for BC Housing funding opportunities. It is a non-profit housing society consisting of TteS members, and Chief and Council.

The Housing Department is a not-for-profit department within the organization, with the purpose to create a self-sustaining housing program. This allows for the organization and membership to build, buy, rent, and repair homes according to community needs and priorities. Members can access housing related essentials through various internal/external funding programs and rental accommodation. TteS will encourage independent building, maintenance, and homeownership.



Our department, with BC Housing is currently building 58 rental units in the George Campbell subdivision. These units will double our rental stock & provide much needed homes to TteS families.

Our department continues to apply for more CMHC Section 95 homes (rent to own) every year, to fill all vacant lots at 371 West Shuswap Road.

Our staff & their roles

Internal & external funding

Our department relies on external and internal funding to assist membership in maintaining their homes. Our partners include Indigenous Services Canada, CMHC, BC Housing, FortisBC & BC Hydro.

Janice Michel, Housing Coordinator:

Janice coordinates many contracts for our homeowner's insurance, septic, well & chimney maintenance. She also assists homeowners (under 60) with their annual homeowner grant & all homeowners with their insurance.

Sharla Berg, Renovations Coordinator: Sharla coordinates renovations necessary to ensure our homes are compliant with building codes & match our memberships diverse needs. The renovations are externally funded & have strict eligibility requirements. Sharla also assists with elder's annual homeowner grant.



Our maintenance team is growing! Their priorities are rental units & elder homes
Our maintenance team consists of:
Vacant, Maintenance Supervisor
Dean Flynn, Maintenance Officer
Bill Paul, Maintenance Officer
Vacant, Maintenance Officer
Connor Brennan, Maintenance Assistant



Our administration team consists of
Joyce Fraser, Housing Assistant &
Robyn Page, Filing Clerk

Rachel William, Tenant Relations Officer: Rachel oversees our 64 current rental units, tenants, and applicants.

Jesse Good Water-Paul, Finance Officer:
Jesse coordinates arrears collections & oversees the department finances.

Tatiana Jimenez, Housing Manager:
Tatiana is the department manager; she oversees staff & ensured we abide by policy & procedure.

Vacant, Project Coordinator
This position will coordinate on-going and upcoming projects for the housing department.

THE FACTS OF GETTING A HOME ON-RESERVE...

- CMHC's funding for section 95 (Rent-to-Own) homes has not increased or changed for 25 years.
 - 4 homes are usually the maximum each community receives
 - Since 2022, we have been applying annually, and will keep applying!
- The 7 remaining vacant lots at 371 West Shuswap will remain for section 95 homes
- Arrears: people with arrears owing from rentals or past CMHC homes are ineligible for new housing
 - You may contact the Finance Officer for payment arrangements
- If you, as a TteS band member own land, and can obtain financing (mortgage, etc.) you can build a home on your land. Building a home will require you working with various TteS departments.
 - Additional rebates & grants may be available.
- Unfortunately, currently, the Housing Department does not have land, or the funding to create a subdivision for land disbursement to membership
 - Housing department will begin strategic planning for the next subdivisions with community engagement.
 - To reiterate, 371 West Shuswap will be for CMHC Section 95 (Rent-to-Own) homes only.
- The Housing Department does not control the sales of privately owned homes from band member to band member. We recommend the following for such circumstances:
 - If you want to sell your home, use word-of-mouth, social media, or sell to a family member
 - Obtain legal representation to facilitate the sale & ensure both parties are cared for
 - Some inspectors, appraisal, & assessors are familiar with on-reserve assessments and inspections.
 - We will assist with mortgage processing.
- RBC & BMO work with TteS for On-Reserve lending. Our department is working with other financial institutions to develop more opportunities for membership.
 - TteS has no authority over your mortgage approval with a lender, you will need to meet their requirements.
 - TteS can only guarantee a mortgage if you are in good financial standing with TteS (no arrears) and have the surveyed lot (which the house sits on, typically .5-1 acre in size) used as collateral.

THE FACTS OF RENTING ON-RESERVE

- Housing does not control the renting of privately owned homes/rooms from band member to band member and/or non bandmembers. Please see policy for more information. BC Residential Tenancy Act has no jurisdiction.
- Any TteS member can apply for rental units, if you are in good standing with Tk'emlúps te Secwépemc
 - Currently, rentals are extremely limited.
- The new apartment building & townhomes will be rentals for TteS members only and will be overseen by the Housing Department.
 - 28 townhomes consisting of 3- & 4-bedroom units
 - 30-unit apartment building consisting of 1- & 2-bedroom units
- To apply for a rental unit, contact the Tenant Relations Officer.

There are also various on-reserve leasehold opportunities where you can purchase a home privately (e.g., Sun Rivers, Sienna Ridge, Sage Meadows, Windchimes, G&M, Silver Sage, etc.)

Monthly Home Maintenance Checklist

Check HVAC system filters. (In Kamloops, it is suggested to change every 1-2 months; sooner if you have pets)	
Check for leaks around toilets & sinks Any sign of water where it should not be is reason to investigate further.	
Inspect grout and caulking. Clean or replace if needed.	
Check kitchen vent/range hood filter. Clean or replace if needed. Consider looking at the filter more often if you have an avid chef in the household.	
Test smoke and carbon-monoxide detectors. In addition to a monthly test, Consumer Reports explains why you should change batteries every six months. Make a habit of changing the batteries when you change your clocks during Daylight Savings Time.	
Trip your GFCI outlets. These can be located anywhere in your home, but most are found close to water sources (bathroom, kitchen, laundry room). Plug a light into the outlet, then click the "test" button to see if the light goes out, then click "reset" and see if the light goes back on. If so, you are good; if not, it is time to replace the outlet.	
Look outside. You are probably outside your home on a regular basis, but how often do you really look it over? Walk around the house and any outbuildings, looking for problems with the foundation, vents, gutters, downspouts, and drainpipes.	

Household Maintenance Tasks by the Seasons

Summer	
Trim around outdoor HVAC systems. Trim grass, and any other vegetation away from AC units, or heat pumps. Grass and weeds growing around the units can affect their efficiency and could even cause expensive damage.	
Inspect your decks. If the wood is beginning to show its age, summer can be a good time to apply a coat of stain or sealant. Take the time to tap down any protruding nails and sand any rough areas to ensure safety throughout the seasons.	
Check siding. Warm weather is ideal for pressure washing vinyl or fiber cement siding. Pay close attention to each piece of siding as you clean it, looking for cracks, soft spots, and any other signs of trouble.	
Inspect foundation and crawlspace. Look for cracks that may need repair. Check the crawlspace right after a heavy rain to make sure there is no water getting in there.	

Fall	
<p>HVAC system inspection. Have a qualified HVAC mechanic inspect your system to ensure it is ready to heat your home all winter.</p> <p>Additionally, if you have a fireplace, inspect the fireplace. Always have a professional inspect wood stove and wood burning fireplace chimneys prior to starting the first fire of the season.</p>	
<p>Clean gutters and check roof.</p> <p>Remove all debris that can trap snow and water during the winter.</p>	
<p>Turn off outside hose bibs.</p> <p>If you do not have frost-free exterior faucets, shut off their water supply and drain the lines to prevent freezing.</p>	
<p>Check your weather stripping.</p> <p>Weather stripping around doors and windows can become worn or compressed over time, limiting its effectiveness against cold drafts.</p>	
<p>Check exterior grade.</p> <p>Fill in any depressions near the foundation that can trap water or snow. These water issues could eventually lead to damp basements, settling or foundation damage.</p>	

Winter	
<p>Watch for ice dams.</p> <p>An ice dam is a ridge of ice that builds up at the bottom of a roof, trapping snow and melting water behind it. This can allow water to infiltrate the roof. Get in touch with a contractor to fix the problem so it never happens again.</p>	
<p>Check for drafts. Cold air slipping in around doors and windows can cause higher heating bills.</p>	
<p>Test your sub pump. If you have a basement sump pump, make sure the switch is on.</p>	
<p>Cover outdoor air conditioning units. Snow and ice can damage outdoor air conditioning units if they are not protected. Covers are available at most home improvement stores, but even a secured canvas tarp will do. If you don't have central air conditioning and instead use window air conditioners, store them inside to protect them or wrap them in place until spring.</p>	
<p>Clean kitchen and bathroom sink drains. Also, clean the dishwasher drain.</p>	

Spring

HVAC checkup. It is a good idea to have your system tuned up before air conditioning season arrives. Always use a trained professional for this. Many companies offer discounts to those who sign maintenance agreements for spring and fall tune-ups.	
Roof & gutter inspection. Winter snow and ice can damage shingles which could lead to leaks. You can inspect your roof with binoculars, but do not go up there.	
Inspect sidewalks and driveway. Cracks and buckles caused by freezing temperatures should be repaired before they become a major issue.	
Check seals around doors and windows. Check for drafts again. Cracked caulking should be touched up to prevent the loss of cooled air all summer.	
Check for rodent nests	

Annual Home Upkeep

Clean dryer exhaust. Lint buildup in the dryer vent will affect the dryer's efficiency and may create a fire hazard.	
Look for signs of termites. A swarm of termites can lead to huge expenses.	
Clean your bathroom exhaust fan. These can become clogged with lint, dust, hairspray and more, hurting efficiency. This may be as simple as pulling the fan cover off the ceiling and using a vacuum, and some fans can be easily removed to be fully cleaned.	
Clean refrigerator coils. You will be amazed at how much dirt and dust will collect in the air passages under your fridge. Use a brush and vacuum and/or compressed air canister to get things cleaned up again, which can improve efficiency and save energy, too. If you have pets that shed, consider doing this twice per year.	

Home maintenance every 2-5 years

Paint exterior -Siding -Stairs -Railing	
Vent & duct cleaning & sanitizing	
Sub pump maintenance	
Septic maintenance	

Repairs, Renovations, and Replacements to Consider & Save for...

Replace/Renovation/Repair	When to replace	Approximate Price
Roof replacement	15-20 years	\$15-20,000.00
Gutter replacement	15-20 years	\$2-5,000.00
Furnace	20-30 years	\$15-20,000.00
Windows	15-30 years	\$1,000-30,000.00
Doors	10-15 years	\$800-6,000.00
Flooring	10-15 years	\$2,000-10,000.00
Cabinetry	20+ years	\$10-40,000.00
Countertops	20-30 years	\$5,000.00-25,000.00
Insulation	15-30 years	\$500-6,000.00
Hot Water Tank	8-15 years	\$1-3,000.00
Replace smoke Detectors	10 years	\$500-1500
Replace Carbon Monoxide	10 years	\$500-1500
Replace Fridge	5-10 years	\$800-2,000.00
Replace washer/dryer	5-10 years	\$1,500-4,000.00
Weatherstripping	As needed	
Replace Stove/Range	10-15 years	\$500-2,500.00
Replace Dishwasher	5-10 years	\$500-900.00
Replace Rangehood Fan	10-20 years	\$400-1,000.00
Replace sub pump	7-10 years	\$1,000-3,000.00
Update electrical -GFI Outlets -Outlets -Light switches -Lights -Panel	As needed	
Update plumbing -Toilets -Sinks -Hose bibs -Taps -Replace poly B -Replace tub/shower	As needed	

**** It is also very important to know where your water shut off valves are!****

Complete a work order!

Scan this QR code for an online work order request.



Scan this QR code for the housing website, where you can find the application



TteS On-Reserve Homeowners, did you know...

You are eligible to be reimbursed up to \$1284.00 for home insurance! All on-reserve homes are covered under our group policy, but the policy does have limitations.

The group policy does not cover contents. The housing department encourages all TteS On-Reserve Homeowners to purchase their own home insurance, to suit their needs, and submit receipts to be reimbursed up to **\$1284 annually**

Annual Homeowner grants

On-Reserve Elder homeowners (60+) are eligible to receive \$1,140 toward the maintenance & upkeep of their homes.

On-Reserve Homeowners (under 60) are eligible to receive \$700 toward maintenance & upkeep of their homes.

Additionally, On-Reserve homeowners that obtain their own home insurance are eligible to be reimbursed up to \$1,284.00.



WEYT-KP XWEXWÉYTEP

The Yuceminem Ne Tsetsitcws-Kucw Society (the YneT Society) is seeking T'kemplups te Secwépemc artist to collaborate on the YneT apartment, which will incorporate cultural signage and artwork reflecting Secwépemc identity and values on common areas and/or building mural.

EMAIL: HOUSING DEPARTMENT HOUSINGDEPARTMENT@TTES.CA FOR INTEREST TO PROVIDE SUBMISSION PACKAGES.

Interest emails/letters are due by July 2, 2025.



Our housing policy can always be accessed at:
<https://tkemlups.ca/housing/>