

**ON-RESERVE HOUSING
IMMEDIATE NEEDS FUND – CONSTRUCTION STREAM**

1. CONSTRUCTION STREAM

Categories:

- 1.1. Construction of densified rental housing for social needs.
- 1.2. Expansion of existing overcrowded or over-occupied housing.
- 1.3. Construction of densified community rental housing

REQUIREMENTS (all categories)

Construction must comply with current provincial and national building codes. In addition, inspection reports or certificates must be available for ISC compliance once work is completed.

IMPORTANT
Inspection reports or certificates must be signed by qualified inspectors.¹
1-Inspection before foundations are backfilled (if applicable)
2-Inspection before walls are closed
3-Final inspection

¹ Compliance inspections must be performed by qualified professionals who are accredited by a recognized professional body and have the necessary skills. This could include, for example, an organization such as the First Nations National Building Officers Association (FNNBOA) or an architect, engineer or building technologist.

Environmental regulations

All projects are subject to federal legislation, standards and permits, regardless of their environmental risk. Therefore, First Nations must ensure their projects comply with all applicable environmental legislation. Your regional office can provide you with more details.

Flood and erosion zone

You must ensure that all lot servicing and housing construction projects are not located in restricted areas such as flood and erosion zones.

Recipients will be responsible for all cost overruns.

PROPOSAL (all categories)

To submit a proposal, you must:

- 1) Complete the proposal form
Proposal Form - Housing – Construction Project
- 2) Include the required project documents:
 - Project plan or sketch
 - Project location plan
 - Cost estimates
 - Radon test results (if applicable to Category 1.2)
- 3) Include the Band Council resolution expressing its support for the project.
- 4) Send your proposal to:
aadnc.qclogementhousingqc.aandc@canada.ca

APPLICATION PERIODS (all categories)

Categories	Application period	Duration
1.1 Construction of densified rental housing for social needs	March 15 to May 10, 2019	8 weeks
1.2 Expansion of existing overcrowded or over-occupied housing*	March 15 to June 28, 2019	15 weeks
1.3 Construction of densified community rental housing*	March 15 to June 28, 2019	15 weeks

*For these categories, projects may be submitted beyond this period. They will be kept in the regional contingency list until the end of the initiative (March 31, 2021) in the event that financial resources become available. Eligibility, selection and prioritization exercises for these projects will be conducted when additional budgets are confirmed (if applicable).

ON-RESERVE HOUSING IMMEDIATE NEEDS FUND – CONSTRUCTION STREAM

1.1 Construction of densified rental housing for social needs

This financial assistance focuses on construction of *affordable*¹ and *financially viable*² housing units that can support the social needs of the community for the most vulnerable members and families, such as seniors and persons with disabilities, single-parent families and families on social assistance.

¹ “Affordable” means:

A housing unit that meets the household’s financial ability to pay rent and should not exceed 30% of its total income.

² “Financially viable” means:

A housing unit whose construction has been completed and based on financial viability on the basis of sufficient sources of income to ensure the longevity of the housing and the sustainability of its life cycle.

ELIGIBILITY

Eligible recipients:

- Band Councils.
- First Nations organizations;

To be eligible, a project must:

- Be located on a lot that is serviced or in the process of being serviced (if necessary, it must be shown that servicing it will not jeopardize the completion of the construction project).

The following are **not** eligible:

- Housing that is not designated as units to support social needs;
- Health centres;
- Reimbursement of any construction, including houses under agreement for CMHC’s section 95 On-Reserve Non-Profit Housing Program;
- Furniture.

First Nations have the opportunity to submit proposals for various types of densified housing units based on their needs and priorities (e.g., semi-detached, duplex, triplex, quadruplex, tiny houses on densified lots, innovative approaches, etc.). Each community will be able to submit a construction proposal for a maximum of six housing units a year.

However, a community may submit a construction proposal for more than six units if it is able to carry out the project within ISC’s maximum financial assistance or with additional sources of funding, while complying with current provincial and national building codes.

Recipients must ensure that the project is viable in the long term and that a rental regime is implemented and/or sufficient revenues are allocated to ensure this viability. Proof may be requested by ISC during the proposal review process.

**ON-RESERVE HOUSING
IMMEDIATE NEEDS FUND – CONSTRUCTION STREAM**

Table 1.1: Subsidies – Construction of densified rental housing for social needs

Community		1.1 Maximum ISC subsidy ^{1,2} per housing unit (\$)	Community		1.1 Maximum ISC subsidy ^{1,2} per housing unit (\$)
50	Wendake	155,800	73	Kitigan Zibi	172,100
51	Listiguj	172,100	74	Barriere Lake	172,100
52	Gesgapegiag	172,100	75	Mistissini	189,200
55	Pikogan	172,100	76	Mashteuiatsh	172,100
56	Waswanipi	189,200	77	Wemotaci	172,100
57	Eastmain	261,100	78	Manawan	172,100
58	Chisasibi	261,100	79	Opitciwan	189,200
59	Nemaska	261,100	80	Uashat Mak Mani Utenam	172,100
60	Wemindji	261,100	81	Kawawachikamach	261,100
61	Waskaganish	261,100	82	Ekuanitshit	172,100
63	Lac Simon	172,100	83	Natashquan	189,200
64	Timiskaming	189,200	84	Unamen Shipu	280,800
65	Kipawa	189,200	85	Pessamit	172,100
67	Long Point	172,100	86	Essipit	172,100
69	Kanesatake	155,800	87	Matimekush	261,100
70	Kahnawake	155,800	88	Pakua Shipi	280,800
71	Wolinak	155,800	89	Ouje-Bougoumou	189,200
72	Odanak	155,800	95	Whapmagoostui	305,600

¹The subsidy includes:

- The foundation;
- Administration and project management costs of 7% (2% administration + 5% project management);
- Inspection fees are included in the project management costs.

²ISC construction subsidies are based on Canada Mortgage and Housing Corporation’s (CMHC) Maximum Unit Price (MUP 2018). The rates used correspond to a semi-detached unit with 3 bedrooms and a foundation (standard, unfinished). ISC subsidies in Table 1.1 **represent 80% of the MUP**. Thus, an investment from the community may be required to reach the maximum price per housing unit established by the MUP for social needs.

**ON-RESERVE HOUSING
IMMEDIATE NEEDS FUND – CONSTRUCTION STREAM**

1.2 Expansion of existing overcrowded or over-occupied rental units

This financial assistance is focused primarily on the expansion of existing social housing units that have been shown to be overcrowded or over-occupied (high occupancy rate).¹

¹ Proof will be assessed during the review of the proposals based on the information submitted.

Eligible funding for expansions (e.g., extension on piles, addition of a second floor, construction of basement rooms and innovative approaches, etc.) includes the cost for bedrooms and an additional bathroom, based on documented evidence of need and the current state of overcrowding and the over-occupancy of the housing unit.

IMPORTANT
The addition of a basement bedroom is only acceptable if radon tests are done and show that the level of radon is below is 200 Bq. https://www.canada.ca/en/health-canada/services/environmental-workplace-health/reports-publications/radiation/radon-your-home-health-canada-2009.html

ELIGIBILITY

Eligible recipients:

- Band Councils

The following **are not** eligible:

- Individually owned homes;
- Homes under agreement for CMHC's section 95 On-Reserve Non-Profit Housing Program.

Table 1.2: Subsidies – Expansion of existing overcrowded or over-occupied housing

Community		1.2 Maximum ISC subsidy ^{1,2} per housing unit (\$)	Community		1.2 Maximum ISC subsidy ^{1,2} per housing unit (\$)
50	Wendake	40,000	73	Kitigan Zibi	40,000
51	Listiguj	40,000	74	Barriere Lake	40,000
52	Gesgapegiag	40,000	75	Mistissini	45,100
55	Pikogan	40,000	76	Mashteuiatsh	40,000
56	Waswanipi	45,100	77	Wemotaci	40,000
57	Eastmain	62,200	78	Manawan	40,000
58	Chisasibi	62,200	79	Opitciwan	45,100
59	Nemaska	62,200	80	Uashat Mak Mani Utenam	40,000
60	Wemindji	62,200	81	Kawawachikamach	62,200
61	Waskaganish	62,200	82	Ekuanitshit	40,000
63	Lac Simon	40,000	83	Natashquan	45,100
64	Timiskaming	45,100	84	Unamen Shipu	66,900
65	Kipawa	45,100	85	Pessamit	40,000
67	Long Point	40,000	86	Essipit	40,000
69	Kanesatake	40,000	87	Matimekush	62,200
70	Kahnawake	40,000	88	Pakua Shipi	66,900
71	Wolinak	40,000	89	Ouje-Bougoumou	45,100
72	Odanak	40,000	95	Whapmagoostui	72,900

¹ The subsidy includes:

- Administration and project management costs of 7% (2% administration + 5% project management);
- Inspection fees are included in the project management costs.

² Expansion subsidies represent maximum indexed funding (indexing based on a remoteness index calculated according to variances between the geographical areas of CMHC's 2018 MUP).

**ON-RESERVE HOUSING
IMMEDIATE NEEDS FUND – CONSTRUCTION STREAM**

1.3 Construction of densified community rental housing

The purpose of this financial assistance is to promote diversification of housing types in on-reserve housing supply.

ELIGIBILITY

Eligible recipients:

- Band Councils;
- First Nations organizations.

To be eligible, a project must:

- Be located on a lot that is serviced or in the process of being serviced (if applicable, it must be demonstrated that servicing the lot will not jeopardize the completion of the project).
- Projects that are not densification-based (e.g., with respect to the building, lot or other type of densification);

Examples of eligible projects: multi-generational construction, semi-detached, duplex, triplex, quadruplex, tiny houses on densified lots, innovative approaches, etc.

The following **are not** eligible:

- Construction projects under CMHC's section 95 On-Reserve Non-Profit Housing Program;

Recipients will have to ensure that the project is viable in the long term and that a rental regime is implemented and/or sufficient revenues are allocated to ensure viability. ISC may request proof during the proposal review process.

Table 1.3: Subsidies – Construction of densified community rental housing.

Community		1.3 Maximum ISC subsidy ¹ per housing unit (\$)	Community		1.3 Maximum ISC subsidy ¹ per housing unit (\$)
50	Wendake	15,000	73	Kitigan Zibi	15,000
51	Listiguj	15,000	74	Barriere Lake	15,000
52	Gesgapegiag	15,000	75	Mistissini	17,000
55	Pikogan	15,000	76	Mashteuiatsh	15,000
56	Waswanipi	17,000	77	Wemotaci	15,000
57	Eastmain	23,500	78	Manawan	15,000
58	Chisasibi	23,500	79	Opitciwan	17,000
59	Nemaska	23,500	80	Uashat Mak Mani Utenam	15,000
60	Wemindji	23,500	81	Kawawachikamach	23,500
61	Waskaganish	23,500	82	Ekuanitshit	15,000
63	Lac Simon	15,000	83	Natashquan	17,000
64	Timiskaming	17,000	84	Unamen Shipu	25,000
65	Kipawa	17,000	85	Pessamit	15,000
67	Long Point	15,000	86	Essipit	15,000
69	Kanesatake	15,000	87	Matimekush	23,500
70	Kahnawake	15,000	88	Pakua Shipi	25,000
71	Wolinak	15,000	89	Ouje-Bougoumou	17,000
72	Odanak	15,000	95	Whapmagoostui	27,500

¹ Expansion subsidies represent maximum indexed funding (indexing based on a remoteness index calculated according to variances between the geographical areas of CMHC's 2018 MUP). Subsidies may be used as a down payment on a loan.