



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
GENERAL

CATEGORIES

- 1.1 ~~Construction of densified rental housing in response to the greatest local needs~~
- 1.2 Expansion of existing overcrowded or over-occupied housing
- 1.3 Down payment assistance for the construction of densified community rental housing

GENERAL REQUIREMENTS

A) Compliance with the National Building Code (NBC)

PLANS: Detailed plans, minimally conforming to the 2015 NBC, shall be produced by a qualified professional and used during construction.

Financial assistance may be provided by ISC if updated plans and specifications, or the development of new plans, are required to meet the NBC compliance requirement. Refer to the application form to indicate the need, supported by a cost estimate.

WORK: Construction work shall meet, at a minimum, the 2015 NBC or other recognized, equivalent or superior code used locally.

In addition, certificates¹ of compliance with the NBC are mandatory and shall be available upon request for verification by ISC after each phase, and upon completion of the project.

¹Certificates of compliance should ideally be accompanied by inspection reports and a photographic record following each site visit, recorded for reference throughout the life of the building.

The use of plans that comply with the NBC (at least 2015) should be seen as an investment and a guarantee of the quality of the construction to be carried out, as it ensures the health and safety of the occupants, provides gains in terms of energy efficiency and promotes sustainable development. It also has several advantages at the planning stage of the project (e.g., choice and purchase of materials) and during its execution, as well as in facilitating compliance inspections.



CERTIFICATES OF COMPLIANCE MUST BE SIGNED BY QUALIFIED INSPECTORS²

1. Inspection before backfilling (foundation stage).
2. Inspection prior to gypsum board installation (framing, piping, insulation and vapour barrier stage).
3. Final inspection.

² Code compliance inspections must be performed by qualified professionals who are accredited by a recognized professional organization and have the necessary expertise. This could be an architect, engineer or building technologist. The Certificate of compliance must be completed and signed by the same inspector who performed the compliance inspection.

B) Environmental Regulations

All projects are subject to the requirements of federal legislation, standards and permits, regardless of their level of environmental risk. Therefore, First Nations must ensure that their projects meet all applicable environmental requirements. If you have any questions regarding this requirement, please contact the Environment Sector of the Quebec Regional Office of ISC at: gcevalenvenvassessqc@sac-isc.gc.ca.

C) Flood Zone and Erosion Zone

Lot servicing and housing construction projects shall not be located in restricted areas such as flood zone or erosion zone.

D) Project Cost Overruns

Recipients will be responsible for all cost overruns.



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
CATEGORY 1.1 – CONSTRUCTION OF DENSIFIED RENTAL HOUSING IN
RESPONSE TO THE GREATEST LOCAL NEEDS
CLOSED

CATEGORY 1.1

Construction of densified rental housing in response to the greatest local needs

1) OBJECTIVE

Financial assistance is targeted at the construction of *affordable*¹ and *financially viable*² densified housing units that can support the greatest local needs of the community for the most vulnerable members and families such as, but not limited to, seniors, persons with disabilities, single parent families, income assistance recipients, single persons, and homeless people.

¹"Affordable" refers to a housing unit that meets the financial ability of the household to pay rent, which should not exceed 30% of the total household income.

²"Financially viable" refers to a housing unit that has been constructed and based on financial viability based on sufficient revenue sources that will ensure the longevity of the home and the maintenance of its life cycle length.

2) ELIGIBILITY

A) Eligible Applicants

- Band Councils
- First Nations Organizations (e.g., Tribal Councils; regional societies and institutes)

B) Project

What is eligible

- Maximum number of housing units per year = 4*.
- Types: Densified housing unit construction projects based on need and priority (e.g., semi-detached, duplex, triplex, fourplex, tiny houses on densified lots, multi-generational units and innovative approaches).
- Long-term viable project with a rental scheme in place and/or sufficient revenue allocated to ensure viability.
- Project located on a serviced lot - and ideally surveyed - or in the process of being serviced (if applicable, it must be demonstrated that servicing will not jeopardize the construction project). A [Stream 3 - Lot Servicing Form](#) must be submitted to request financial assistance for lot servicing.

We invite you to consult the document [Costs and Benefits Study of Residential Thickening for the Quebec First Nations Communities](#), published by the AFNQL, for details on the concept of densification (thickening) and types of housing.



***CONSTRUCTION – NUMBER OF UNITS**

Proposals for construction of more than 4 units per year may be submitted if it is demonstrated that the project can be carried out within the limits of the maximum ISC financial assistance (4 subsidies/year) or with additional sources of funding, while minimally meeting the requirements for compliance with the National Building Code (see General Requirements, p. 1).

What is inadmissible

- Non-densified conventional single-family housing units.
- Housing that is not designated as a unit to support the greatest local needs.
- Health care centers.
- Reimbursement for any construction projects prior to this initiative.
- Rooming houses with shared spaces.



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
~~CATEGORY 1.1 – CONSTRUCTION OF DENSIFIED RENTAL HOUSING IN
 RESPONSE TO THE GREATEST LOCAL NEEDS~~
CLOSED

➤ Furnishing.

3) REQUIREMENTS AND RECOMMENDATIONS

A) Financial Viability

The Recipient will have to ensure that the project is viable in the long term, that a rental regime is put in place and/or that sufficient revenues are allocated to ensure this viability. The demonstration will have to be transmitted to ISC at least with the help of the [Project Financial Viability Analysis Tool](#) at the time of the submission of the proposal.

The [Project Financial Viability Analysis Tool](#) provides a quick and easy way to assess the financial viability of a densified housing project.
 This tool is not a substitute for a full viability assessment, but provides insight into whether the project is viable or not.

B) Radon

All construction projects in this category must include the minimum installation of radon devices.

We invite you to consult the document [Radon control options for new construction in low-rise residential buildings](#) (standard CAN/CGSB-149.11-2019), published by the Canadian General Standards Board, for information on radon mitigation systems.



RADON TESTING: A MUST

To ensure the health and safety of the occupants, a long-term radon test (minimum 3 months) must be performed during the first heating season following occupancy to ensure that there is no radon present above the 200 Bq/m³ limit. The results of the tests must be forwarded to ISC. These costs are included in the subsidy.

In the event that radon is found to be above the standard, the associated costs to complete the installation of depressurization equipment may be reimbursed by ISC, upon proof of results and a cost estimate.

Additional information

- [References on radon](#)
- [Radon: What you need to know \(video\)](#)
- [Radon – Long-term test instructions](#)
- [Understanding your Radon Test Report](#)

C) Surveying

It is strongly recommended that the lot on which the building will be located be surveyed. A survey should be done to ensure that the lots are well delineated to avoid any problems related to the use of these lots or the application of the housing policy.

For reference, we invite you to consult the Surveyor General Branch publication [Getting a Survey Done](#) (Version 2.0, April 2021), specifically Chapter 1 on Roles and Responsibilities, and Chapter 2, specifically on First Nation Lands.

Financial assistance may be provided by ISC for the completion of the survey. Please refer to the application form to indicate your needs, supported by a cost estimate.



BENEFITS OF SURVEYING

Regardless of your land management system (land tenure), having a Canada Lands Surveyor



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
CATEGORY 1.1 – CONSTRUCTION OF DENSIFIED RENTAL HOUSING IN
RESPONSE TO THE GREATEST LOCAL NEEDS
CLOSED

survey your streets and residential lots is an essential step in the sound management of your housing stock. The survey will ensure that the boundaries of these lots are legally defined and will provide you with a tool to support :

- a) planning and development of the housing stock;
- b) access to private property; and
- c) the development or creation of a local housing market in your community.

- Additional Information**
- [Canada Lands Survey Resources](#): Survey system, tools and data, maps, publications.
 - [About Surveys on First Nation Reserve Lands - Questions and Answers](#).
 - Video : [About Surveys on First Nation Reserve Lands](#)
 - Contact the [Quebec Surveyor General Office](#)

4) FINANCIAL ASSISTANCE

A) First Nations Organizations

The maximum subsidy granted by ISC per housing unit will be determined by the location of the project. Contact the Housing Sector at gclogementhousinggc@sac-isc.gc.ca for details.

B) Band Councils

Community	Maximum ISC subsidy ^{1,2} per housing unit (\$)	Community	Maximum ISC subsidy ^{1,2} per housing unit (\$)
50 Wendake	171,600	74 Barriere Lake	192,700
51 Listiguj	192,700	76 Mashteuiatsh	192,700
52 Gesgapegiag	192,700	77 Wemotaci	192,700
55 Pikogan	192,700	78 Manawan	192,700
63 Lake Simon	192,700	79 Opitciwan	209,800
64 Timiskaming	209,800	80 Uashat Mak Mani Utenam	192,700
65 Kipawa	209,800	82 Ekuanitshit	192,700
67 Long Point	192,700	83 Natashquan	209,800
69 Kanesatake	171,600	84 Unamen Shipu	324,500
70 Kahnawake	171,600	85 Pessamit	192,700
71 Wôlinak	171,600	86 Essipit	192,700
72 Odanak	171,600	87 Matimekush	294,400
73 Kitigan Zibi	192,700	88 Pakua Shipi	324,500

- ¹The subsidy includes:
- The foundation.
 - Project administration and management fees of 7%.
 - Compliance inspection fees.
 - The installation, during construction, of radon prevention devices.
 - Costs associated with radon testing.

- ²Establishing the subsidy :
- The ISC construction subsidies are based on the Canada Mortgage and Housing Corporation (CMHC) 2021 Maximum Unit Prices (MUP).



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
~~CATEGORY 1.1 – CONSTRUCTION OF DENSIFIED RENTAL HOUSING IN~~
~~RESPONSE TO THE GREATEST LOCAL NEEDS~~
CLOSED

- ISC subsidies are financial assistance representing 80% of the MUP. Thus, a community down payment may be required to meet the maximum price per unit of housing established by the MUP for social need affordable housing.
- The subsidies used are based on the construction of a semi-detached building with 3 bedrooms and a standard, unfinished foundation. As an example of calculation for the construction of a semi-detached building: [1 semi-detached = 2 housing units = 2 subsidies].



IMPORTANCE OF ENSURING THE FINANCIAL VIABILITY OF THE BUILDING

While financial assistance covers a large portion of the cost of the building, it is essential to ensure the short, medium and long-term financial viability of the building. This includes having sufficient revenue to make repairs and maintenance, cover annual operating expenses, and establish and maintain a replacement reserve once the building is in operation.

Additional information

- Calculate the viability of the building: [Project Financial Viability Analysis Tool](#)
- CMHC Bulletin: [Replacement Reserve Guide](#)

5) PERIOD OF APPLICATION

Period of Application	Duration	Deadline
From Monday August 23, 2021 to Friday January 14, 2022.	21 weeks (5 months)	Friday, January 14, 2022

6) SUBMIT A PROJECT

1. Complete one form per building: [Form: Construction - Category 1.1](#).

2. Include required project documents:

Required documents

- Plan or sketch of the project.
- Project location plan (including lot dimensions).
- Estimated project construction costs.
- Radon test results (to be submitted after construction)
- Demonstrate the viability of the project using the "[Project Financial Viability Analysis Tool](#)" or other comparable tool.

Additional documents (if applicable to this choice in the form)

- Submission for updating or producing plans that are minimally compliant with the 2015 NBC.
- Form for lot to be serviced ([Stream 3 - Form](#)).
- Estimated survey costs.

3. Include a Band Council Resolution demonstrating support for the project (for First Nations) or an equivalent confirmation of support document (for First Nations Organizations). See the proposed [Resolution template](#) for content.

4. Send the project proposal to: qclogementhousingqc@sac-isc.gc.ca

Any email exceeding 18 MB will not be received. Be sure to separate your submission if required.
 Write to us!
qclogementhousingqc@sac-isc.gc.ca For questions about the On-Reserve and Community Housing Initiative.



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
~~CATEGORY 1.1 – CONSTRUCTION OF DENSIFIED RENTAL HOUSING IN~~
~~RESPONSE TO THE GREATEST LOCAL NEEDS~~
CLOSED



SUPPORT - PROJECT PLANNING AND PROPOSAL

If you need assistance in planning and preparing a project proposal, you can contact your infrastructure department, your Tribal Council's technical services department, or your Housing Circuit Rider.

CATEGORY 1.1 CLOSED



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
CATEGORY 1.2 – EXPANSION OF EXISTING OVERCROWDED OR OVER-
OCCUPIED HOUSING

CATEGORY 1.2

Expansion of existing overcrowded or over-occupied housing

1) OBJECTIVE

Financial assistance is provided for expansion activities in existing housing units where overcrowding or over-occupancy (high occupancy rate) is demonstrated¹. The purpose of the expansion is to add additional bathroom and bedrooms.

¹The demonstration will be evaluated during the proposal analysis using the information submitted in the form.

2) ELIGIBILITY

A) Eligible Applicants

- Band Councils

B) Project

What is eligible

- Existing band rental housing demonstrated to be overcrowded or over-occupied.
- Existing privately owned housing demonstrated to be overcrowded or over-occupied.
- Homes governed by an existing agreement under CMHC's On-Reserve Non-Profit Housing Program (Section 95), which will be in the final stages of completion during the Initiative period.
- Types of extensions: extension on piles, addition of a second floor or side extension, construction of bedrooms in the basement, innovative approaches.



ADDING BEDROOMS IN THE BASEMENT = RADON TEST

The addition of a basement bedroom is only eligible if long-term radon testing* is performed and demonstrates that the radon level is less than 200 Bq/m³.

*The test recognized by ISC is that of a minimum of three months of exposure of the sensors during the heating period.

Additional Information

- [References on radon](#)
- [Radon: What you need to know \(video\)](#)
- [Guide for Radon Measurements in Residential Dwellings \(Homes\)](#)
- [Radon – Long-term test instructions](#)



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
CATEGORY 1.2 – EXPANSION OF EXISTING OVERCROWDED OR OVER-OCCUPIED HOUSING

3) FINANCIAL ASSISTANCE

Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)	Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)
50	Wendake	61 082	74	Barriere Lake	62 675
51	Listiguj	62 675	76	Mashteuiatsh	62 675
52	Gesgapegiag	62 675	77	Wemotaci	62 675
55	Pikogan	62 675	78	Manawan	62 675
63	Lake Simon	62 675	79	Opitciwan	67 232
64	Timiskaming	67 232	80	Uashat Mak Mani Utenam	62 675
65	Kipawa	67 232	82	Ekuanitshit	62 675
67	Long Point	62 675	83	Natashquan	67 232
69	Kanesatake	61 082	84	Unamen Shipu	108 395
70	Kahnawake	61 082	85	Pessamit	62 675
71	Wôlinak	61 082	86	Essipit	62 675
72	Odanak	61 082	87	Matimekush	98 509
73	Kitigan Zibi	62 675	88	Pakua Shipi	108 395

Reference : MUP 2023-2024

¹The subsidy includes:

- Project administration and management costs of 7%.
- Compliance inspection fees.

²Expansion subsidies constitute maximum indexed financial assistance. The indexation based on a remoteness index established according to the differences between the geographical areas of the Canada Mortgage and Housing Corporation (CMHC) Maximum Unit Prices 2023-2024.



RADON – ADDITIONAL SUBSIDY

In projects involving the addition of basement bedrooms, additional funding may be available to conduct radon testing prior to project implementation.

In the event that radon is present above the 200 Bq/m³ standard, the costs associated with activities (e.g., equipment installation, testing) to reduce the radon concentration below this threshold may be reimbursed by ISC upon receipt of testing results and a cost estimate.

Additional information

- [Understanding your Radon Test Report](#)

4) PERIOD OF APPLICATION

Period of Application	Deadline
Continuously	Friday, March 29, 2024



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
CATEGORY 1.2 – EXPANSION OF EXISTING OVERCROWDED OR OVER-
OCCUPIED HOUSING

5) SUBMIT A PROJECT

1. Complete one form per building: [Form: Construction - Category 1.2](#).

2. Include required project documents:

Required documents

- Plan or sketch of the project.
- Project location plan.
- Estimated project costs.

Additional documents (if applicable to this choice in the form)

- Submission for updating or producing plans that are minimally compliant with the 2015 NBC
- Estimated radon testing costs (in the case of basement bedrooms additions).

3. Include the Band Council resolution showing support for the project. See the proposed [Resolution template](#) for content.

4. Send the project proposal to:
qclogementhousingqc@sac-isc.gc.ca

Any email exceeding 18 MB will not be received.
Be sure to separate your submission if required.

Write to us!

qclogementhousingqc@sac-isc.gc.ca For
questions about the On-Reserve and Community
Housing Initiative.



SUPPORT - PROJECT PLANNING AND PROPOSAL

If you need assistance in planning and preparing a project proposal, you can contact your infrastructure department, your Tribal Council's technical services department, or your Housing Circuit Rider.



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
CATEGORY 1.3 – DOWN PAYMENT ASSISTANCE FOR THE CONSTRUCTION
OF DENSIFIED COMMUNITY RENTAL HOUSING

CATEGORY 1.3

Down payment assistance for the construction of densified community rental housing

1) OBJECTIVE

The financial assistance aims to:

1. To support the construction of densified community housing **through a down payment per housing unit** and to promote the diversification of housing types in on-reserve housing stock.
2. Allow the use of base budgets to be freed up for these purposes (if applicable).

2) ELIGIBILITY

A) Eligible Applicants

- Band Councils
- First Nations Organizations (e.g., tribal councils; societies)

B) Project

What is eligible

- Project located on a serviced lot – and ideally surveyed – or in the process of being serviced (if applicable, it must be demonstrated that servicing will not jeopardize the project). A [Stream 3 – Lot Servicing Form](#) must be submitted to request financial assistance for lot servicing.
- Project that demonstrates a densification approach (e.g., on the building, on the lot, or any other form of densification).
- Densified community rental (band) housing: e.g., but not limited to, multi-generational construction, semi-detached, duplex, triplex, fourplex, tiny houses on densified lots and innovative approaches.

We invite you to consult the [Costs and Benefits Study of Residential Thickening for the Quebec First Nations Communities](#), published by the AFNQL, for details on the concept of densification (thickening) and types of housing.

What is inadmissible

- Use the down payment to complete a construction project under the CMHC On-Reserve Non-Profit Housing Program (Section 95).
- This funding is not eligible for Category 1.1 projects under this initiative.

3) REQUIREMENTS AND RECOMMENDATIONS

A) Financial Viability

The Recipient will have to ensure that the project is viable in the long term and that a rental regime is put in place and/or that sufficient revenues are allocated to ensure this viability. The demonstration may be requested by ISC. In this case, ISC would accept at least one demonstration using the [Project Financial Viability Analysis Tool](#).

The [Project Financial Viability Analysis Tool](#) provides a quick and easy way to assess the financial viability of a densified housing project.

This tool is not a substitute for a full viability assessment, but provides insight into whether the project is viable or not.



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
CATEGORY 1.3 – DOWN PAYMENT ASSISTANCE FOR THE CONSTRUCTION
OF DENSIFIED COMMUNITY RENTAL HOUSING



IMPORTANCE OF ENSURING THE FINANCIAL VIABILITY OF THE BUILDING

While financial assistance covers a large portion of the cost of the building, it is essential to ensure the short, medium and long-term financial viability of the building. This includes having sufficient revenue to make repairs and maintenance, cover annual operating expenses, and establish and maintain a replacement reserve once the building is in operation.

Additional information

- Calculate the viability of the building: [Project Financial Viability Analysis Tool](#)
- CMHC Bulletin: [Replacement Reserve Guide](#)

C) Surveying

It is strongly recommended that the lot on which the building will be located be surveyed. A survey should be done to ensure that the lots are well delineated to avoid any problems related to the use of these lots or the application of the housing policy.

For reference, we invite you to consult the Surveyor General Branch publication [Getting a Survey Done](#) (Version 2.0, April 2021), specifically Chapter 1 on Roles and Responsibilities, and Chapter 2, specifically on First Nation Lands.

Financial assistance may be provided by ISC for the completion of the survey. Please refer to the application form to indicate your needs, supported by a cost estimate.



BENEFITS OF SURVEYING

Regardless of your land management system (land tenure), having a Canada Lands Surveyor survey your streets and residential lots is an essential step in the sound management of your housing stock. The survey will ensure that the boundaries of these lots are legally defined and will provide you with a tool to support :

- a) planning and development of the housing stock;
- b) access to private property; and
- c) the development or creation of a local housing market in your community.

Additional information

- [Canada Lands Survey Resources: Survey system, tools and data, maps, publications.](#)
- [About Surveys on First Nation Reserve Lands - Questions and Answers.](#)
- Video : [About Surveys on First Nation Reserve Lands](#)
- Contact the [Quebec Surveyor General Office](#)

4) FINANCIAL ASSISTANCE

A) First Nations Organizations

The maximum subsidy granted by ISC per housing unit will be determined by the location of the project. Contact the Housing Sector at gclogementhousinggc@sac-isc.gc.ca for details.

B) Band Councils



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024
STREAM 1 - CONSTRUCTION
CATEGORY 1.3 – DOWN PAYMENT ASSISTANCE FOR THE CONSTRUCTION
OF DENSIFIED COMMUNITY RENTAL HOUSING

Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)	Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)
50	Wendake	22 871	74	Barriere Lake	23 468
51	Listiguj	23 468	76	Mashteuiatsh	23 468
52	Gesgapegiag	23 468	77	Wemotaci	23 468
55	Pikogan	23 468	78	Manawan	23 468
63	Lake Simon	23 468	79	Opitciwan	25 432
64	Timiskaming	25 432	80	Uashat Mak Mani Utenam	23 468
65	Kipawa	25 432	82	Ekuanitshit	23 468
67	Long Point	23 468	83	Natashquan	25 432
69	Kanesatake	22 871	84	Unamen Shipu	39 244
70	Kahnawake	22 871	85	Pessamit	23 468
71	Wôlinak	22 871	86	Essipit	23 468
72	Odanak	22 871	87	Matimekush	36 541
73	Kitigan Zibi	23 468	88	Pakua Shipi	39 244

Reference : MUP 2023-2024

¹ Construction subsidies (down payment) are a maximum indexed financial assistance. The indexation is based on a remoteness index established according to the differences between the geographical zones of the Canada Mortgage and Housing Corporation (CMHC) Maximum Unit Prices 2023-2024.

² As an example of calculation for a down payment for the construction of a fourplex: [1 fourplex = 4 housing units = 4 subsidies].

5) PERIOD OF APPLICATION

Period of Application	Deadline
Continuously	Friday, March 29, 2024

6) SUBMIT A PROJECT

1. Complete one form per building: [Form: Construction - Category 1.3.](#)

2. Include required project documents:

Required documents

- Plan or sketch of the construction project.
- Project location plan (including lot dimensions).
- Estimated project construction costs.
- Demonstrate the viability of the project using the "[Project Financial Viability Analysis Tool](#)" or other comparable tool.

Additional documents (if applicable to this choice in the form)

- Submission for updating or producing plans that are minimally compliant with the 2015 NBC.
- Form for lot to be serviced ([Part 3 - Form](#)).
- Estimated survey costs.

3. Include a Band Council Resolution demonstrating support for the project (for First Nations) or an equivalent confirmation of support document (for First Nations Organizations). See the proposed [Resolution template](#) for content.

Any email exceeding 18 MB will not be received. Be sure to separate your submission if required. Write to us! gclogementhousingqc@sac-isc.gc.ca For questions about the On-Reserve and Community Housing Initiative.



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STREAM 1 - CONSTRUCTION
CATEGORY 1.3 – DOWN PAYMENT ASSISTANCE FOR THE CONSTRUCTION
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4. Send the project proposal to: gclogementhousingqc@sac-isc.gc.ca



SUPPORT - PROJECT PLANNING AND PROPOSAL

If you need assistance in planning and preparing a project proposal, you can contact your infrastructure department, your Tribal Council's technical services department, or your Housing Circuit Rider.