



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2024-2027

STREAM 1 - CONSTRUCTION

CATEGORY 1.1 – CONSTRUCTION OF DENSIFIED RENTAL HOUSING TO MEET 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:

- **Housing 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 regime in place and/or sufficient revenues 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 Thicketing for the Quebec First Nations Communities](#), published by the AFNQL, for details on the concept of densification (thicketing) and types of housing.

What is not eligible:

- Private property.
- Non-densified conventional single-family housing units.
- Housing not designated as a unit to support the greatest local needs.
- Rooming house with shared/common areas.
- Health care center.
- Reimbursement for any construction projects prior to this initiative.
- Furnishing.

3) REQUIREMENTS AND RECOMMENDATIONS

A) Financial viability

The recipient must ensure that the projects identified in the planning are viable in the long term; that a rental regime is put in place and/or that sufficient revenues are allocated to ensure viability. The planning document includes a viability analysis tool to be completed for each project.



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IMPORTANCE OF ENSURING THE FINANCIAL VIABILITY OF THE BUILDING

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 all help to ensure financial viability in the short, medium and long term.

Additional information

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

B) Compliance with the National Building Code (NBC)

PLANS: Detailed plans, minimally complying with the 2015 NBC, must be produced by a qualified professional and used during construction. Financial assistance may be granted by ISC if an update of the plans and their specifications, or the development of new plans, is required to meet the NBC compliance requirement. To demonstrate the need, a funding application must be submitted to [Stream 4 - Capacity Enhancement](#).

CONSTRUCTION WORK: Must comply at least with the 2015 NBC or any other recognized, equivalent or superior code used locally.

CERTIFICATES¹ OF COMPLIANCE: Mandatory and must be available on request for verification (sampling or targeted) by ISC after each stage, 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 to keep references that can be used throughout the building's useful life.

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 plasterboard installation (framing, piping, insulation and vapour barrier stage).
3. Final inspection.

² Code compliance inspections must be performed by qualified inspectors who are accredited by a recognized professional organization and have the necessary expertise. They could be architects, engineers or building technologists. The Certificate of compliance must be completed and signed by the same inspector who performed the compliance inspection.

C) Radon

All construction projects **must include the minimum installation of radon protection 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.



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RADON TESTING: A MUST

To ensure the health and safety of occupants, a long-term radon test (minimum 3 months) must be carried out during the first heating season following occupancy, to ensure that no radon is present above the limit of 200 Bq/m³.

In the event of radon levels exceeding the limit, expenses incurred to complete the installation of depressurization equipment may be reimbursed by ISC. Please note that test results and cost estimates must be submitted to qclogementhousingqc@sac-isc.gc.ca before any work is carried out.

Further information

- [Radon Webinars](#) available in the Housing Initiative Toolbox section.
- [Radon: What you need to know \(video\)](#)
- [Radon – Long-term test instructions](#)
- [Understanding your Radon Test Report](#)

D) Environmental Regulations

All projects are subject to the requirements of federal legislation, standards and permits, regardless of their level of environmental risk. In addition, projects must not be located in restricted areas such as flood zones or erosion zones.

First Nations must ensure that their projects comply with all applicable environmental requirements. In this regard, any questions should be directed to the Environment Sector of ISC's Quebec Regional Office at: qcevalenvenvassessqc@sac-isc.gc.ca.

E) 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 and 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 to carry out the survey. To indicate the need, a funding request must be submitted to [Stream 4 - Capacity enhancement](#).



BENEFITS OF SURVEYING

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

- planning and development of the housing stock;
- access to private property; and
- the development or creation of a local housing market in the 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](#)



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4) FINANCIAL ASSISTANCE

A) Band Councils

Financial assistance for construction for three fiscal years (2024 to 2027) will be confirmed in the form of an annual funding envelope to eligible communities that have expressed a need following a notice of interest.

A simplified regional allocation formula will be used to determine the budget envelopes for projects associated with the planning process, based primarily on the occupancy rates of eligible First Nations community housing stock in the Quebec region.

The budget envelope will enable a community to carry out densified rental construction projects according to its local planning and priorities.

The budget includes:

- the foundation;
- administration and management fees (maximum 7%);
- compliance inspection fees;
- installation of radon prevention devices;
- radon testing costs.

It should be noted that all cost overruns are the responsibility of the recipient.

B) First Nations Organizations

Financial assistance for a densified rental housing project will be determined on a case-by-case basis, depending on eligibility and the nature of the project. Contact the housing sector at qclogementhousingqc@sac-isc.gc.ca to discuss a project idea.

5) PROJECT PLANNING

Eligible communities that have expressed a need for financial assistance for construction must prepare and submit a project plan (see section 6). This planning can be done on an annual basis (year by year: 2024-25, 2025-26 and 2026-27) or on a three-year basis (3-year period: 2024-2027), taking into account local priorities and capacity.

An annual planning update will be requested.

Funding envelopes to support each community's project planning will be confirmed at the beginning of each fiscal year. Funds will be disbursed only upon receipt and confirmation of eligibility of the projects identified in the planning.

6) PROJECT PLANNING SUBMISSION

- 1) Complete file: [Construction planning 2024-2027](#).
- 2) The following project documents **must be attached** to the planning:
 - Project location plan (including lot dimensions);
 - Plan or sketch for each building on the plan;
 - Form for lot to be serviced ([Stream 3 - Form](#)), if applicable.

Note that construction cost estimates for each building do not have to be attached, but **must be made available** on request for compliance purposes.

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

For any question related to the Housing Initiative: qclogementhousingqc@sac-isc.gc.ca.



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3) Forward project planning and documents to: gclogementhousinggc@sac-isc.gc.ca



SUPPORT - PROJECT PLANNING

You can contact your infrastructure department, your Tribal Council's technical services or your Housing Circuit Rider.