



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2024-2027

STREAM 1 - CONSTRUCTION

CATEGORY 1.1 – CONSTRUCTION OF DENSIFIED BAND RENTAL HOUSING

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 and affordable 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).
- **Conversion project** aimed at transforming a building into densified housing units.

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.

What is not eligible:

- **Private** property.
- **Non-densified** conventional single-family housing units.
- Housing **that does not support the greatest local needs** for the most vulnerable members and families.
- Building with **shared and communal areas, with health care delivery.**
- **Rooming house** with shared/common areas.
- Rental accommodation **for workers, professionals and visitors.**
- **Downpayment** for housing that will be governed by an agreement under **CMHC's On-Reserve Non-Profit Housing Program (Section 95)**. Please note: Refer to category [1.3 Downpayment Assistance](#) to apply for funding.

Ineligible expenses:

- Furniture.
- Shed.
- Landscaping and earthworks.
- Reimbursement of any construction project prior to this initiative.



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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.



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](#) (under Toolbox)
- 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 or to meet local needs. 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.

CERTIFICATES OF COMPLIANCE: Mandatory and must be available on request for verification (sampling or targeted) by ISC.

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.



CERTIFICATES¹ 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.

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.

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.



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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.



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 gclogementhousingqc@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

First Nations must ensure that their projects comply with all applicable environmental requirements (federal legislation, standards and permits). For example, projects must not be located in restricted areas such as flood zones or erosion zones. In this regard, any questions should be directed to the Environment Sector of ISC's Quebec Regional Office at: gcevalenvenvassessqc@sac-isc.gc.ca.

E) Lot Servicing

The project must be located on a serviced lot 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.

F) 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 :

- a) planning and development of the housing stock;
- b) access to private property; and



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- c) 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](#)

4) FINANCIAL ASSISTANCE

A) Band Councils

Financial assistance for construction for three fiscal years (2024 to 2027) is confirmed in the form of an annual funding envelope to eligible communities. The budget envelope allows a community to carry out densified band rental construction projects according to its planning and local priorities.

A simplified regional allocation formula is 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 includes:

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

The budget envelope is a maximum contribution and any unplanned cost overruns will have to be covered by other sources of funds.

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 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 multi-annual taking into account local priorities and capacity.

An annual planning update will be requested.

Funding envelopes are 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-Renovation planning 2024-2027](#).
- 2) The following project documents **must be attached** to the planning:
 - Project location plan (including lot dimensions);



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- Plan or sketch of each building, with dimensions;
- 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.

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

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: qclgcmthousingqc@sac-isc.gc.ca.



SUPPORT - PROJECT PLANNING

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