



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2024-2027

STREAM 1 - CONSTRUCTION

CATEGORY 1.2 - EXPANSION OF OVERCROWDED OR OVER-OCCUPIED BAND RENTAL HOUSING

1) OBJECTIVE

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

2) ELIGIBILITY

A) Eligible applicants

- Band Councils

B) Project

What is eligible:

- **Types of extension:** extension on piles, addition of a second floor or side extension, construction of bedrooms in the basement*, innovative approaches.
- Existing band rental housing **demonstrated to be overcrowded or over-occupied.**

What is not eligible:

- Private property.
- Expansion of a unit that is not overcrowded or over-occupied.
- Home governed by an agreement under CMHC's On-Reserve Non-Profit Housing Program (Section 95) unless the agreement expires before March 31, 2027.

The following formula can be used to determine whether there is a high occupancy rate or overcrowding:

$$A / (B + 2)$$

A: total number of occupants in the unit.

B: number of rooms available in the unit.

Interpretation of results:

Less than 0.6: Not eligible.

Between 0.6 and 1.0 inclusive: Eligible – high occupancy rate.

Between 1.1 and 1.5 inclusive: Eligible – overcrowding.

Over 1.5: Eligible – critical overcrowding.



* ADDITION OF BASEMENT BEDROOMS = RADON TEST

The addition of basement bedrooms is eligible only if long-term radon tests are performed and show that the radon level is below the Canadian guideline of 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

- [Webinars Radon](#) available in the Toolbox section of the Housing Initiative.
- [References on radon](#)
- [Radon: What you need to know \(video\)](#)
- [Guide for radon measurements in homes](#)
- [Radon – Long-term test instructions](#)

3) REQUIREMENTS

A) Compliance with the National Building Code (NBC)

PLANS: For work to expand the unit's living space (e.g., lateral expansion, addition of a second floor), detailed plans, minimally complying with the 2015 NBC, must be produced by a qualified professional. Financial assistance may be granted by ISC if an update of the plans and their specifications, or the development of new plans, are required to meet the NBC compliance requirement, or to meet local needs. This request must be entered on the form.



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RENTAL HOUSING

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

CERTIFICATES OF COMPLIANCE: For work involving the expansion of the unit's living space (e.g., lateral expansion, addition of a second floor), certificates of compliance with the NBC are mandatory and must be available upon request for verification (sampling or targeted) by ISC.



CERTIFICATES¹ OF COMPLIANCE MUST BE SIGNED BY QUALIFIED INSPECTORS²

1. Inspection before backfilling (foundation stage), if applicable to the nature of the work.
2. Inspection prior to plasterboard installation (framing, piping, insulation and vapour barrier stage).
3. Final inspection.

¹ Certificates 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 carried out by qualified professionals. This may include 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

The recipient must ensure that the project complies with applicable environmental requirements. Any questions in this regard should be directed to the Environment Sector of the Quebec Regional Office of ISC at: gcevalenvenvassessqc@sac-isc.gc.ca

4) FINANCIAL ASSISTANCE

Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)	Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)
50	Wendake	63,833	74	Barriere Lake	65,546
51	Listuguj	65,546	76	Mashteuiatsh	65,546
52	Gesgapegiag	65,546	77	Wemotaci	77,701
55	Pikogan	65,546	78	Manawan	77,701
63	Lake Simon	65,546	79	Opitciwan	77,701
64	Timiskaming	77,701	80	Uashat Mak Mani Utenam	65,546
65	Kebaowek	77,701	82	Ekuanitshit	65,546
67	Long Point	77,701	83	Nutashkuan	77,701
69	Kanesatake	63,833	84	Unamen Shipu	133,393
70	Kahnawake	63,833	85	Pessamit	65,546
71	Wôlinak	63,833	86	Essipit	65,546
72	Odanak	63,833	87	Matimekush Lac John	133,393
73	Kitigan Zibi	65,546	88	Pakua Shipu	133,393

Reference : MUP 2025-2026

¹ The subsidy includes:

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



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² The subsidy for expansion constitutes 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's (CMHC) Maximum Unit Prices (MUP). This table is updated annually.

It should be noted that the subsidy granted per housing unit is the maximum and that any project cost overruns are borne by the recipient.



RADON - ADDITIONAL SUBSIDY

In projects involving the addition of basement bedrooms, financial assistance may be available from ISC for radon testing prior to the project implementation. This request must be included on the form.

In the event that radon concentration is above the Canadian guideline of 200 Bq/m³, 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.

Additional information

[How To Interpret Radon Test Results](#)

5) PERIOD OF APPLICATION

No deadlines apply; this is a continuous submission process. Funding will be granted according to the department's eligibility criteria and available funds.

6) SUBMIT A PROJECT

1. Complete one form per building: [Expansion of overcrowded or over-occupied housing](#).
2. Please enclose the following **mandatory documents**:
 - Plan or sketch of the planned extension, with dimensions.
 - Project location plan.

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.

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

Attach the following documents, if applicable:

- Estimated radon testing costs (in the case of basement bedrooms additions).
- Submission to update or produce plans that comply at least with the 2015 National Building Code.

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



SUPPORT - PROJECT PLANNING

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