



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2024-2027
STREAM 1 - CONSTRUCTION
CATEGORY 1.3 – DOWN PAYMENT ASSISTANCE FOR THE CONSTRUCTION OF
DENSIFIED COMMUNITY RENTAL HOUSING

1) PURPOSE

Financial assistance is designed to support the construction of densified community housing through a **down payment subsidy per housing unit**.

2) ELIGIBILITY

A) Eligible applicants

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

B) Project

What is eligible:

- Down payment for a **community rental housing project that demonstrates a densification approach** on the building or lot (e.g., semi-detached, duplex, triplex, fourplex, mini-homes on densified lots, multi-generational units and innovative approaches).
- Construction project **located on a serviced lot or a lot in the process of being serviced** (where 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.

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:

- Downpayment for a project financed by the **Non-Profit Housing Program from CMHC reserves (section 95)**.
- Downpayment for projects financed by the **Construction of densified rental housing stream (category 1.1) of the Housing 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 a 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.

B) Environmental regulations

The recipient must ensure that the project complies with all applicable environmental requirements. In this regard, any questions should be directed to the Environmental Sector of ISC's Quebec Regional Office at: gcevalenvassessqc@sac-isc.gc.ca.



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.



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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. This will ensure that the lots are well delimited, thus avoiding 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 granted by ISC to carry out the survey, by applying via [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
- 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](#)

4) FINANCIAL ASSISTANCE

A) First Nations organizations

The maximum subsidy granted by ISC per housing unit will depend on the location of the project. Contact the Housing Sector at gclogementhousingqc@sac-isc.gc.ca for more information.

B) Band Councils

Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)	Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)
50	Wendake	23 113	74	Barriere Lake	23 754
51	Listuguj	23 754	76	Mashteuiatsh	23 754
52	Gesgapegiag	23 754	77	Wemotaci	23 754
55	Pikogan	23 754	78	Manawan	23 754
63	Lake Simon	23 754	79	Opitciwan	26 022
64	Timiskaming	26 022	80	Uashat Mak Mani Utenam	23 754
65	Kebaowek	26 022	82	Ekuanitshit	23 754



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67	Long Point	23 754	83	Nutashkuan	26 022
69	Kanesatake	23 113	84	Unamen Shipu	42 933
70	Kahnawake	23 113	85	Pessamit	23 754
71	Wôlinak	23 113	86	Essipit	23 754
72	Odanak	23 113	87	Matimekush Lac John	38 378
73	Kitigan Zibi	23 754	88	Pakua Shipu	42 933

Reference : MUP 2024-2025

¹The construction subsidy (down payment) represents maximum indexed financial assistance. The indexation is based on a remoteness index established according to the differences between geographic zones in the Canada Mortgage and Housing Corporation's (CMHC) Maximum Unit Prices (MUP) 2024-2025.

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

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: [Down payment assistance for densified construction](#).
2. Please enclose the following **mandatory documents**:
 - Plan or sketch of the building.
 - Project location plan (including lot dimensions).
 - Form for lot to be serviced ([Stream 3 - Form](#)), if applicable.

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

3. Send 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.
 For any question related to the Housing Initiative:
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.