



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2024-2027

STREAM 1 - CONSTRUCTION

CATEGORY 1.3 – DOWN PAYMENT ASSISTANCE FOR THE CONSTRUCTION OF DENSIFIED BAND RENTAL HOUSING

1) PURPOSE

Financial assistance is designed to support the construction of densified band rental 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 the construction of densified band rental housing**, in accordance with needs and priorities (e.g., semi-detached, duplex, triplex, fourplex, tiny houses, multi-generational units and innovative approaches).
- One **subsidy per densified unit** (maximum of 25 subsidies per financial year).
- Down payment to support the construction of densified band rental housing **under programs or initiatives other than the ISC Housing Initiative** (e.g., CMHC On-Reserve Non-Profit Housing Program (section 95), local initiatives).

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:

- Down payment for **access to private property**.
- Down payment for **conventional, non-densified single-family homes**.
- Down payment for **rental housing intended as accommodation for workers, professionals and visitors**.
- Downpayment for projects financed by the **Construction of densified band rental housing stream (category 1.1) of the Housing Initiative**.

3) REQUIREMENTS AND RECOMMENDATIONS

A) Compliance with the National Building Code (NBC)

The plans and construction work must at least comply with the 2015 NBC or any other recognized, equivalent or superior code used locally.

B) 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.

C) 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: gcevalenvvassessqc@sac-isc.gc.ca.



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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](#)

D) Lot Servicing

The project must be 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.

E) 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 gclouementhousinggc@sac-isc.gc.ca for more information.



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B) Band Councils

Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)	Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)
50	Wendake	24 560	74	Barriere Lake	32 657
51	Listuguj	32 657	76	Mashteuiatsh	32 657
52	Gesgapegiag	32 657	77	Wemotaci	43 797
55	Pikogan	32 657	78	Manawan	43 797
63	Lake Simon	32 657	79	Opitciwan	43 797
64	Timiskaming	43 797	80	Uashat Mak Mani Utenam	32 657
65	Kebaowek	43 797	82	Ekuanitshit	32 657
67	Long Point	43 797	83	Nutashkuan	43 797
69	Kanesatake	24 560	84	Unamen Shipu	118 906
70	Kahnawake	24 560	85	Pessamit	32 657
71	Wôlinak	24 560	86	Essipit	32 657
72	Odanak	24 560	87	Matimekush Lac John	118 906
73	Kitigan Zibi	32 657	88	Pakua Shipu	118 906

Reference : MUP 2025-2026

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).

²As an example of down payment calculation for the construction of a fourplex: [1 fourplex = 4 housing units = 4 subsidies]. **Reminder: Maximum of 25 subsidies per financial year.**

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, with dimensions.
 - Project location plan (including lot dimensions).
 - Form for lot to be serviced ([Stream 3 - Form](#)), if applicable.
3. Send project proposal to: clogementhousingqc@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: clogementhousingqc@sac-isc.gc.ca



SUPPORT - PROJECT PLANNING

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