

BUDGET 2021

ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2021-2024

WE ANSWER YOUR QUESTIONS!

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[HI TOOLS 2021-2024](#)

- ❖ FINANCIAL VIABILITY ANALYSIS TOOL
- ❖ INSPIRING PROJECTS IN CAPACITY ENHANCEMENT AND INNOVATION

HOUSING INITIATIVE OBJECTIVE: To provide financial assistance to support aboriginal housing projects in Quebec's First Nations communities.

APPLICATION DEADLINE: Friday, January 14, 2022, for all streams

TO APPLY: [ISC Funding](#)

Note: This document only outlines questions and answers that are general in nature and does not include questions where the answer may be specific to a community/organization.

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General

Call for proposals

How many calls for proposals will be held over the three-year period of the Initiative (2021-2024)?	One call for proposals, from August 23, 2021 to Friday, January 14, 2022.
Is it possible to submit project proposals even if the implementation of projects funded in the previous edition (2019-2021) is not completed?	Yes, however, the planning of new projects will have to be done considering the need to complete as a priority the projects funded in the previous editions of the Housing Initiative . This could mean, for example, planning to implement new projects only in the last year of the Housing Initiative, 2023-2024, if 2022-2023 is already full of projects. It all depends on your delivery capacity and planning to meet your needs.
Can projects be submitted after the Friday, January 14, 2022 deadline?	Yes, for the following streams only: <ul style="list-style-type: none">• Construction stream:<ul style="list-style-type: none">Category 1.2 Expansion of existing overcrowded or over-occupied housingCategory 1.3 Down payment assistance for the construction of densified community rental housing

	<ul style="list-style-type: none"> • Capacity Enhancement stream • Innovation stream <p>It should be noted, however, that eligible projects submitted after the deadline will be <u>funded only if budgets are still available</u>. If there is no funding available after confirmation of eligibility, the project will be placed on a regional waiting list.</p>
Who can help you develop a project proposal ?	<ul style="list-style-type: none"> • An Housing Circuit Rider • Your infrastructure department • Technical Services of a Tribal Council • A consultant specializing in Aboriginal housing
Can projects on the contingency (waiting) list from the previous edition (2019-2021) that did not receive funding be re-submitted in full?	No. The eligibility criteria for some streams have changed. In this context, the applicant must update the project and use the updated forms.
Is there a limit to the number of projects that can be submitted to the Call for Proposals ?	Yes, for these streams only: <ul style="list-style-type: none"> • Construction, category 1.1 - Construction of densified rental housing in response to the greatest local needs: limit of 4 housing units <u>per year</u>, therefore a maximum of 8 subsidies for the duration of the Initiative. • Renovation: Limit of 10 renovation projects <u>per year</u>, therefore 20 subsidies for the duration of the Initiative.
Could the projects start this year (2021-2022) ?	No. The implementation of the selected projects will take place over the last 2 years (2022-2023 and 2023-2024) of the Initiative, the first one being the call for proposals. However, with the budgets of three fiscal years (2021-2024).

Documents to be submitted

Is it possible to submit a single signed Band Council Resolution for all projects submitted under the Initiative ?	Yes. ➤ You may wish to use the Example - Band Council Resolution designed to assist you in this regard.
For a construction project, is it mandatory to submit an architect's plan ?	No. The eligibility of a project for financial assistance can be determined from the submission of a sketch.
How do you meet the requirement for financial viability of a building ?	The demonstration must be submitted to ISC at the time of proposal submission, at a minimum using the Financial viability analysis tool .

Eligibility

Will a project on the previous edition's (2019-2021) contingency list have to go through the eligibility analysis process if it is resubmitted ?	Yes , as the eligibility criteria have been updated, each project submitted will be analyzed for eligibility within the parameters of the On-Reserve and Community Housing Initiative 2021-2024.
Are there any funding opportunities in the Housing Initiative currently to support private owned homes ?	Yes , the Construction stream, Category 1.2 Expansion of existing overcrowded or over-occupied housing qualifies existing private housing. See the Construction Guide, Category 1.2 for details . The Housing Initiative could also be an opportunity to submit a project under the Capacity Enhancement stream related to updating your Housing Policy if it would benefit from being enhanced to reflect the private property market in your community. ➤ Please see the Compendium of Inspiring Projects in Capacity Enhancement and Innovation for project ideas on Housing Policy.
Can private for-profit Aboriginal businesses apply as applicants?	No. Eligible applicants for funding under the On-Reserve and Community Housing Initiative 2021-2024 are Band Councils and/or First Nations Organizations. ➤ A private, for-profit Aboriginal business could participate as a partner in a project under the Innovation stream. See the Innovation Guide, Section 4 A) for details. ➤ If your organization is not listed in the list of applicants on the form, we invite you to first validate its eligibility by contacting us: aadnc.qclogementhousingqc.aandc@canada.ca
If a project is deemed ineligible, is it possible to revise the project and resubmit it ?	Yes, for certain streams only. The results of the project analysis will be known after the January 14, 2022 application deadline. As projects may be submitted after the deadline for subsequent streams, it would be possible to revise and resubmit a project to meet the eligibility criteria and parameters of the Initiative: <ul style="list-style-type: none"> • Construction stream: Category 1.2 Expansion of existing overcrowded or over-occupied housing + Category 1.3 Down payment assistance for the construction of densified community rental housing. • Capacity Enhancement stream • Innovation stream

	It should be noted, however, that if the project is finally deemed eligible, as it ends up being resubmitted after the deadline, it will be <u>funded only if budgets are still available</u> . If there is no funding available after confirmation of eligibility, the project will be placed on the regional waiting list.
Would off-reserve projects be eligible?	No. The Housing Initiative does not have the authority to allow off-reserve projects to proceed.
Is it possible to submit a project that was initiated in this fiscal year (2021-2022) ?	It may be possible for this project to be eligible. However, you must ensure that it meets the criteria and parameters of the 2021-2024 Initiative. In this situation, the analysis following the submission of the proposal will be done on a case-by-case basis. Important: Projects completed before April 1, 2021 are not eligible for reimbursement.

Financing

The table of subsidies does not include First Nations Organizations . How to determine the subsidy?	The subsidy for a First Nations Organization will be determined by the location of the project. Please contact the Housing Sector for more information: aadnc.qclogementhousingqc.aandc@canada.ca
How is the overall prioritization and selection of projects to be funded ?	Prioritization: The prioritization process is based on a series of more than twenty criteria developed from data collected from First Nations (e.g. population, age groups, housing stock) to determine the greatest needs (Regional Criteria). The number of criteria used and their weighting (level of importance) varies according to the Initiative stream. Selection: The selection process includes validation of a project's eligibility. Once a project is deemed eligible, it is then ranked according to the parameters of the initiative and the Regional Criteria.
What is the maximum percentage of administration and management fees that can be included in a project?	For all streams, the maximum percentage of administration and management fees is 7%. ➤ For streams where there are subsidies (construction, renovation, lot servicing), the subsidy includes these costs.
Is an eligible project that is on a " regional waiting list " guaranteed to be funded ?	No. Eligible projects on the regional waiting list will remain on the list until July 31, 2023, should additional funding become available. The list will be closed after that date and projects still on the list will no longer be considered for funding under the Housing Initiative.
Are eligible projects on the regional waiting list prioritized for funding ?	Yes , eligible projects on the regional waiting list are prioritized. All projects are ranked according to the parameters of the Initiative as well as the Regional Criteria, which is a set of prioritization criteria developed from First Nations data.

Construction Stream

What is a " local need "?	Refers to an identified need as a community priority.
Is it possible to build more than 4 units per year if the maximum allowable amount is respected?	Yes , it is possible to submit a proposal to build more than 4 units per year if it is demonstrated that the project can be done within the maximum financial assistance from ISC (4 subsidies/year) or with additional sources of funding, while minimally meeting the requirements of the National Building Code. For example, a community decides to build a 6plex with the total budget of 4 subsidies (may be possible in slab construction with smaller housing units).
Is it possible to combine the maximum subsidies per year (4 subsidies/year, i.e. 8 subsidies) to carry out a single construction in one of the two years of the initiative period?	Yes , as long as the ability to complete the work in a single year is demonstrated.
Does the result obtained by the financial viability analysis tool influence the eligibility of a project?	Yes , the recipient will need to demonstrate that the project is viable in the long term, that a rental scheme is in place and/or that sufficient revenues are being allocated to ensure this viability. This demonstration must be submitted to ISC at the time of proposal submission, at a minimum using the Financial viability analysis tool .
How is it demonstrated that a unit is "overcrowded or over-occupied" (for projects submitted under Category 1.2) ?	The number of "persons per room" is the indicator for determining the level of overcrowding in a housing unit. It is calculated by dividing the number of persons in the household by the number of rooms in the housing unit. This measure of overcrowding considers all rooms in the housing unit as well as the number of members in the household. A higher value of "persons per room" indicates a higher level of overcrowding. ➤ For the Construction stream - Category 1.2 Expansion of existing overcrowded or over-occupied housing , the demonstration will be evaluated during the analysis of the proposals using the information submitted in the form.
Why are radon test results mandatory ?	To ensure the health and safety of the occupants. In the following categories, it will be necessary to ensure that mitigation measures are implemented for any housing unit where the radon results exceed 200 Bq/m ³ : Category 1.1 Construction: A long-term radon test (minimum 3 months) shall be performed during the first heating season following occupancy. Category 1.2 Expansion : The addition of basement rooms is eligible only if long-term radon testing is performed.

	<p>➤ You can consult the Construction Guide for references on radon.</p> <p>Renovation Stream: Foundation Replacement (see Renovation Guide, p. 2 for details).</p>
Does prefabricated module or panel construction qualify?	Yes. In the same way as conventional construction.
If the community is not located in a radon risk area, does the requirement still apply?	Yes. You can consult the Construction Guide for references on radon.
Is there a maximum number of subsidies per project for category 1.3 – Down payment assistance ?	No. However, 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.
Is it possible to apply for down payment assistance (category 1.3) to complete the financing of a category 1.1 construction project?	No, it is not permissible to do that.
Is it possible to apply for down payment assistance (category 1.3) for a CMHC Section 95 project?	No, it is not permissible to do that.

Renovation Stream

Are all types of renovations eligible for financial assistance?	No. The subsidy is financial assistance for the renovation of the basic components of a housing unit. See section 2 B) of the Renovation Guide (bottom of page 1) for a list of eligible work.
Is the renovation of the community's private housing stock eligible for financial assistance?	No. Only Band Council owned rental housing units are eligible for funding under the Renovation stream. ➤ Note that the Construction stream, Category 1.2: Expansion of Existing overcrowded or over-occupied housing qualifies existing private housing. See the Construction Guide, Category 1.2 for details.
What other sources of funding are available for work that is not included in the list of eligible renovation work?	The use of the base budget, replacement reserve or other sources of community revenue may be possible sources of funding for work that is not eligible under the Renovation stream (e.g., painting, changing floor coverings or kitchen counters and cabinets).
Is it possible to renovate more than 10 units per year if the maximum eligible amount is respected?	Yes. A proposal for renovations of more than 10 units per year may be submitted if it is demonstrated that the project can be carried out within the maximum ISC funding assistance (10 subsidies/year) or with additional sources of funding (e.g., base budget and/or replacement reserve). For example, a strictly roof replacement project where the number of units would exceed 10 units but would remain within the maximum of subsidies amount.
Is it possible to complete the renovation in one year by combining the maximum number of subsidies per year (e.g., renovating 20 housing units in 2023-2024)?	Yes, as long as the ability to complete the work in a single year is demonstrated.
If the renovation projects are all of the same nature, is it possible to submit only one form for all the units?	No. Due to the specific information requested for each unit (e.g., household composition, fire safety), it is necessary to complete 1 form per housing unit.
What does self-contained unit mean?	A self-contained unit includes: a full kitchen and bathroom; a living room/kitchen; and at least one bedroom (the loft concept is eligible). Thus, in contrast, a unit with shared/common areas (kitchen, bathroom, living room) and single bedrooms is not eligible.

Lot servicing Stream

What does " lot servicing " include?	The servicing of a lot is intended to make the lot "ready to build" and refers mainly to the connection of the lot to the community drinking water distribution and wastewater collection networks, or to the installation of individual drinking water (wells) and wastewater systems (septic tanks, drainfields and other installations that comply with current regulations), to the preparation of the land (profiling, slope, etc.) and to the connection to the electrical network.
Can the Lot Servicing stream be applied to projects that have non-residential purposes?	No. Financial assistance from the Housing Initiative is for servicing lots for residential purposes only.
Is it possible to submit for reimbursement a lot servicing project that was deemed eligible in the previous edition, but was placed on the contingency list and ultimately completed without financial assistance from ISC?	No. Reimbursement for lot servicing projects completed in previous years is not eligible.
Is it possible to apply for funding for a new residential development project?	Yes, if it meets the objectives of a major development project, the project may be eligible for complementary funding from other ISC programs. ➤ Please refer to the Lot Servicing Guide, Section 2 B) for details.

Is a lot survey mandatory ?	<p>No, but it is strongly recommended that the lots be surveyed to ensure that the lots are well delineated to avoid any problems related to the use of these lots or the application of the housing policy.</p> <ul style="list-style-type: none"> ➤ Financial assistance may be provided by ISC for the completion of the survey. Refer to the application form to indicate requirements, supported by a cost estimate.
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Capacity Enhancement Stream

Is it possible to submit a project involving several communities ?	<p>Yes, for example, a project initiated and led by a Tribal Council for the benefit of member communities. In addition to providing opportunities for sharing and collaboration, this option will generate cost savings.</p>
Is it possible to access previously funded capacity enhancement projects for project ideas ?	<p>Yes, a compendium of inspiring projects in Capacity Enhancement and Innovation has been developed to help stimulate thinking and support the development of initiatives that will enable proactive management of all housing-related issues.</p>
Is the level of funding for a project based on a scale such as the latest edition of the Initiative ?	<p>No. Financial assistance from ISC will be based on the proposed financial package (detailed cost estimate and contribution table in the application form).</p>
Will a funded project automatically be included in a future edition of the compendium of projects ?	<p>Yes, submission of a project implies consent for the project, if selected and funded, to be listed in the compendium in order to share its objectives and expected results with other communities.</p>

Innovation Stream

Is it possible to replicate the idea of an Innovation project listed in the compendium of inspiring projects in Capacity Enhancement and Innovation and re-file it in this same stream ?	<p>No. Replicating a project in its entirety would not allow it to meet the criterion of being "innovative and leading edge". The development of a variant of a project that would bring new innovative aspects to it could however be considered for funding.</p>
Is it mandatory to conduct a feasibility study as the first step of an Innovation stream project?	<p>No. However, depending on the nature of the project, a feasibility study could be highly desirable as a first phase to frame, measure potential impacts, or evaluate different approaches before moving forward with project implementation.</p>
Is the financial assistance based on a subsidy ?	<p>No. ISC financial assistance for the development and implementation of a project under the Innovation component will be based on a percentage contribution of the total project cost.</p> <ul style="list-style-type: none"> ➤ Please refer to Section 5 of the Innovation Guide for details on the potential contribution of ISC to an Innovation Stream project.