


CMHC's First Nation Housing Programs and Initiatives



Canada Mortgage and Housing Corporation (CMHC) works in partnership with First Nation communities, through its housing programs as well as capacity and skills development initiatives, to support their efforts to take charge of their housing, build new and improve existing housing, and to further develop capacity to manage and maintain all aspects of their housing portfolio.

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Canada 

Working together for housing solutions



Housing Programs

On-Reserve Non-Profit Housing Program (Section 95)

Subsidy assistance is available for a maximum of 25 years for the construction or purchase and rehabilitation of rental housing projects on First Nation reserves. Capital funding for these rental housing projects is provided through CMHC Direct Lending or through a private lending institution. The loans are insured under the National Housing Act (NHA) and guaranteed by Indigenous and Northern Affairs Canada (INAC).

Proposal Development Funding is available to First Nation councils who are interested in developing a project proposal for the On-Reserve Non-Profit Housing Program.



Retrofit Initiative for Social Housing

This program offers financial assistance for renovations and general improvements of social housing projects under existing CMHC agreements such as the On-Reserve Non-Profit Housing Program. Projects must be subject to and in compliance with an operating agreement. Modifications may also be made for persons with disabilities and to help reduce overcrowding.

On-Reserve Residential Rehabilitation Assistance Programs (RRAP)


Funding is available through several programs to repair or rehabilitate existing substandard housing to a minimum level of health and safety, to build special access for persons with disabilities, to help reduce overcrowding, and convert non-residential properties into rental housing. Households may be eligible depending on their household income.

The level of assistance provided depends on the cost of eligible repairs.



On-Reserve Emergency Repair Program (ERP)

Financial assistance is available to help low-income households to make emergency repairs required for the continued safe occupancy of their home. Only those repairs urgently required to make a home safe are eligible for assistance.



On-Reserve Home Adaptations for Seniors' Independence (HASI)

This program offers financial assistance to help First Nation councils pay for minor home adaptations to extend the time that low-income seniors can live in their own homes independently. Individuals aged 65 years and over whose household income is at or below the income limit for their area may apply and be eligible to receive funding to cover material and labour costs incurred in completing eligible adaptations. Eligible modifications may include handrails in hallways and stairways, grab bars in the bathroom and lever handles on doors.

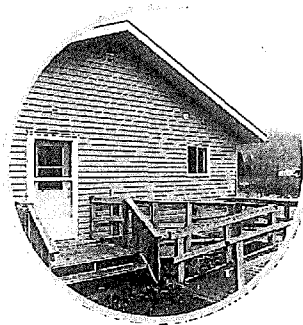
On-Reserve Shelter Enhancement Program (SEP)

Financial assistance is available to First Nation councils operating shelters for victims of family violence. Funding is for the repair of existing facilities or the construction or acquisition and rehabilitation of new emergency shelters and second-stage housing. Modifications may also be made to accommodate persons with disabilities, security of occupants and children's play areas.

Homeownership Products

CMHC Insured Loans secured by a Ministerial Loan Guarantee (formerly known as Section 10 Loans)

Ministerial Loan Guarantees (MLG) are a tool provided by Indigenous and Northern Affairs Canada to assist First Nations and their members in accessing loans for housing on reserve. CMHC offers insurance for housing loans on reserve that are secured by a MLG. Borrowers must meet CMHC qualification criteria and have a minimum down payment starting at 5 per cent. CMHC does not charge mortgage loan insurance premiums or surcharges.



Insured Leasehold Mortgages of First Nation Lands

CMHC mortgage loan insurance generally requires a mortgage on the freehold property. However, loan insurance may be available for housing units under a long term lease provided that the lease meets CMHC's leasehold lending requirements. Eligible CMHC-insured loans on First Nation lands require a minimum down payment of 10 per cent. CMHC's policies for leasehold lending continue to apply, including payment of CMHC mortgage loan insurance premiums and applicable surcharges.

First Nation Capacity and Skills Development

Capacity development services assist First Nation communities in acquiring the skills, training and resources needed to achieve their housing objectives.

Training is provided to First Nations to help improve housing quality and housing management. Course topic areas include building design and construction, client counselling, property management, home maintenance, indoor air quality, mould prevention and remediation, and CMHC housing program management. Most training is delivered through workshops and webinars. The CMHC website is also a good source of information and includes guides, success stories and videos.

Housing Internship Initiative for First Nations and Inuit Youth (HIIFNIY)

The initiative provides work experience and on-the-job training to assist unemployed First Nation and Inuit youth between the ages of 15 and 30 living in First Nation and Inuit communities to gain work experience in the housing industry. Approved sponsors receive financial support toward the wages of First Nation or Inuit youth employed on housing-related projects.

**Where can I get
more information?**

Contact CMHC at 1-800-668-2642
or visit www.cmhc.ca/firstnations

Renovation Programs (Non Section 95 Homes)

The income of the primary occupant and their spouse cannot be over the household income limits. For the 2016/17 program year, the household income limits are:

- \$39,000 in the Lower Mainland;
- \$36,000 on Vancouver Island;
- \$37,000 in Southern areas of BC; and
- \$41,000 in Northern areas of BC.

Emergency Repair Program (ERP) On-Reserve



What is the Emergency Repair Program (ERP) On-Reserve?

ERP On-Reserve offers financial assistance to help low-income households on reserve make emergency repairs required for the continued safe occupancy of their home.

Who is eligible?

First Nations or individual First Nation members on reserve whose incomes are at or below the established thresholds for the area are eligible to apply for financial assistance.

Eligible repairs

Only those repairs urgently required to make a house safe are eligible for assistance.

Examples include:

- heating systems
- chimneys
- doors and windows
- foundations
- roofs, walls, floors and ceilings

- vents, louvres
- plumbing
- electrical systems.

IMPORTANT: Any work carried out before application is approved in writing is not eligible.

What assistance is available?

Assistance is in the form of a contribution which does not have to be repaid. The maximum contribution amount is \$20,000* per unit.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

Where can I get more information?

Contact your CMHC Consultant or local CMHC office. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve to assist with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

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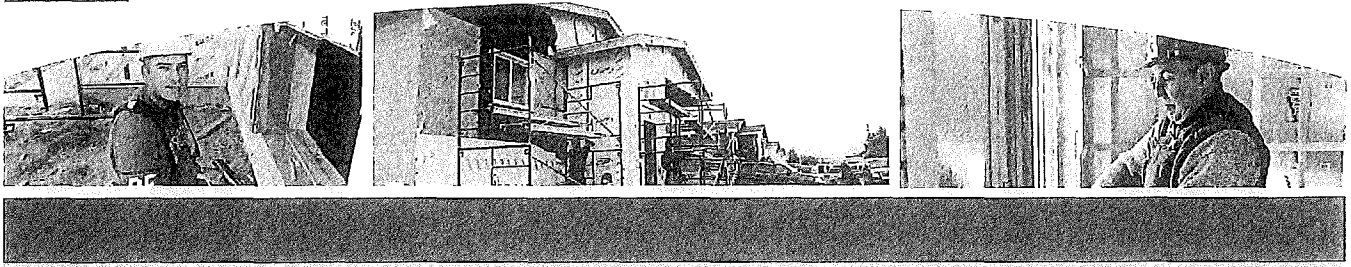


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On-Reserve Housing – Retrofit Initiative



What is the On-Reserve Housing Retrofit Initiative?

The On-Reserve Retrofit Initiative is a program that offers financial assistance to First Nations for renovations and general improvements of housing under existing CMHC agreements.

Who is eligible?

First Nations that have social housing projects under CMHC's On-Reserve Non-Profit Housing Program and are currently subject to and in compliance with an operating agreement.

What costs are eligible?

The house must lack basic facilities or is in need of major repair in one or more of the following categories:

- repair, replacement or construction of worn out major building components
- retrofits to increase energy efficiency
- modifications to provide support for persons with disabilities
- additions of bedrooms or secondary suites to address overcrowding
- regeneration of units which are physically or functionally obsolete.

What assistance is available?

The financial assistance is in the form of a contribution. The maximum contribution amount is \$60,000* per unit.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

IMPORTANT: Any work carried out before application is approved in writing is not eligible.

Where can I get more information?

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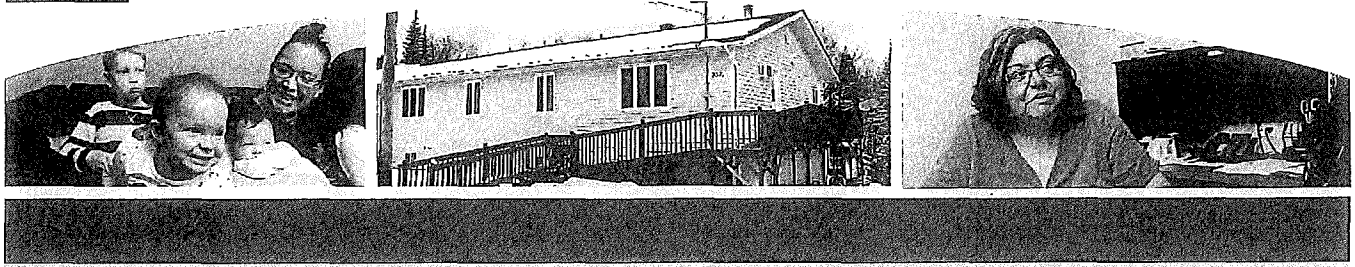
Other CMHC programs are available on-reserve to assist with accessibility modifications and adaptations for persons with disabilities and seniors.

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Shelter Enhancement Program (SEP) On-Reserve



What is the Shelter Enhancement Program (SEP) On-Reserve?

SEP On-Reserve offers financial assistance for the repair, rehabilitation and improvement of existing shelters on-reserve for victims of family violence. It also provides for the acquisition or construction of new shelters and second stage housing where needed. Assistance is in the form of a fully forgivable loan provided a First Nation or sponsor adheres to the terms and conditions of the program.

Who is eligible?

First Nations or an affiliated housing arm of the First Nation who have the operation of housing for women and their children, youth or men who are victims of family violence as a principal objective.

For new construction, operating assistance must be secured through Indigenous and Northern Affairs Canada (INAC) or other source acceptable to CMHC. For second stage housing, occupants are expected to make modest contributions to offset the project's operating costs.

What type of work is eligible?

- Repairs to bring existing emergency shelters/second stage housing up to a minimum level of health and safety
- to permit accessibility for occupants with a disability
- to provide adequate and safe play areas for children and to ensure an appropriate level of security for the occupants.

What assistance is available?

New Construction:

- contributions of up to 100 per cent of a project's capital cost
- loan must be secured by a Ministerial Loan Guarantee for a period of 15 years.

For Renovation:

The maximum loan amount is \$60,000* per unit / bed.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

Funding for costs above the maximum SEP loan is the responsibility of the First Nation or sponsor.

IMPORTANT : Any work carried out before application is approved in writing is not eligible.

Where can I get more information?

Contact your CMHC consultant or local CMHC office. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve to assist with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

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Home Adaptations for Seniors' Independence Program (HASI) On-Reserve



What is the Home Adaptations for Seniors' Independence Program (HASI) On-Reserve?

HASI On-Reserve helps First Nations and First Nation members pay for minor home adaptations to on-reserve properties to extend the time seniors can live in their own homes independently.

Who is eligible?

First Nations and First Nation members living on-reserve may qualify for assistance as long as the occupant of the dwelling where the adaptations will be made meets the following eligibility criteria:

- is 65 and over;
- has difficulty with daily living activities brought on by ageing;
- total household income is at or below a specified limit;
- dwelling unit is a permanent residence.

What assistance is available?

Assistance is a forgivable loan of up to \$10,000*. The loan does not have to be repaid as long as the occupant agrees to continue to occupy the unit for six months following the completion of the adaptation work.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

What adaptations can be done?

The adaptations should be minor items that meet the needs of seniors with an age-related disability. They could be:

- handrails;
- easy-to-reach work and storage areas in the kitchen;
- lever handles on doors;
- walk-in showers with grab bars;
- bathtub grab bars and seats.

All adaptations should be permanent and fixed to the dwelling.

IMPORTANT: Any work carried out before application is approved in writing is not eligible.

Where can I get more information?

Contact your CMHC Consultant or local CMHC office. You can also contact CMHC at 1-800-668-2642.

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Rental Residential Rehabilitation Assistance Program (Rental RRAP) On-Reserve



What is the Rental Residential Rehabilitation Assistance Program (Rental RRAP) On-Reserve?

Rental RRAP On-Reserve offers financial assistance to landlords of affordable housing not owned by the First Nation to pay for mandatory repairs to self-contained units occupied by low-income tenants. Mandatory repairs are those required to bring properties up to minimum levels of health and safety.

Who is eligible?

Owners (landlords) of affordable self-contained housing units located on-reserve may apply if:

- the household incomes of their tenants are at or below the established thresholds (these vary based on household size and geographic location)
- the projects have pre- and post-RRAP rents at or below limits established by CMHC
- tenants are not family relatives of the owner
- the property is not owned by the First Nation.

Landlords must also:

- agree to place a ceiling on the rents that may be charged after the repairs are completed
- limit rent increases during the term of the agreement
- agree to limit new occupancy to tenants with incomes at or below the income threshold
- cover cost of mandatory repairs above the maximum forgivable loan available.

What work is eligible?

The house must lack basic facilities or is in need of major repair in one or more of the following categories:

- Structural
- Electrical
- Plumbing
- Heating or
- Fire safety.

What assistance is available?

The financial assistance is in the form of a forgivable loan. The maximum loan amount is \$60,000* per unit.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

IMPORTANT: Any work carried out before application is approved in writing is not eligible.

Where can I get more information?

Contact your local housing office or your local CMHC office. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve to assist with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

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Residential Rehabilitation Assistance Program (RRAP) On-Reserve



What is the Residential Rehabilitation Assistance Program (RRAP) On-Reserve?

RRAP On-Reserve offers financial assistance to First Nations and First Nation members to repair substandard homes to a minimum level of health and safety.

Who is eligible?

First Nations or individual First Nation members that require major repairs to their homes may be eligible to apply. The total household income must be at or below the established income threshold for their area.

What work is eligible?

The house must lack basic facilities or is in need of major repair in one or more of the following categories:

- Structural
- Electrical
- Plumbing
- Heating or
- Fire safety.

Assistance may also be available to address a problem with overcrowding.

What assistance is available?

The financial assistance is in the form of a forgivable loan. The maximum loan amount is \$60,000* per unit.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

IMPORTANT: Any work carried out before application is approved in writing is not eligible.

Where can I get more information?

Contact your CMHC Consultant or local CMHC office. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve to assist with accessibility modifications and adaptations for persons with disabilities and seniors.

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Residential Rehabilitation Assistance Program (RRAP) - Secondary/Garden Suite On-Reserve



What is the Residential Rehabilitation Assistance Program (RRAP) – Secondary/Garden Suite On-Reserve?

RRAP - Secondary/Garden Suite On-Reserve is to assist in the creation of affordable housing for low-income seniors and adults with a disability by providing financial assistance to convert/develop existing residential properties that can reasonably accommodate a secondary self-contained unit.

Who is eligible?

Eligible clients are First Nations and First Nation members owning residential properties that could create an affordable self-contained rental accommodation. Eligibility is limited to existing family housing residential properties where a self-contained secondary or garden suite is being created. The property must meet the requirements of the authority having jurisdiction including zoning and building requirements. Households who will occupy the newly created self-contained unit must have an income at or below an established income threshold.

What costs are eligible?

Eligible costs include all costs related to the creation of a self-contained secondary or garden suite. Additional assistance is also available under RRAP for Persons with Disabilities On-Reserve to undertake accessibility modifications for low-income persons with disabilities.

The cost of creating and upgrading common areas and elements will be prorated between the existing unit and the newly created unit. Additional assistance may be available to cover the share of the prorated costs related to the existing unit subject to the program criteria being met.

What assistance is available?

The assistance is in the form of a fully forgivable loan which does not have to be repaid provided the owner adheres to the conditions of the program. The maximum loan amount is \$60,000* per unit.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

IMPORTANT: Any work carried out before application is approved in writing is not eligible.

Where can I get more information?

Contact your CMHC Consultant or local CMHC office. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve to assist with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

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Residential Rehabilitation Assistance Program - Conversion (RRAP-C) On-Reserve



What is the Residential Rehabilitation Assistance Program - Conversion (RRAP-C) On-Reserve?

RRAP - Conversion On-Reserve provides financial assistance to convert non-residential properties into affordable self-contained housing units.

Who is eligible?

Eligible clients are First Nations and private entrepreneurs owning and converting non-residential properties located on-reserve to create affordable accommodation for low-income households.

Eligible properties must be:

- environmentally safe
- feasibly converted to residential accommodation
- viable based on agreed post-conversion rents.

What assistance is available?

The assistance is a fully forgivable loan, which does not have to be repaid provided the terms and conditions are met. The maximum loan amount is \$60,000* per unit.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

Only work related to the conversion and rehabilitation of non-residential properties to create residential units is eligible.

IMPORTANT: Any work carried out before application is approved in writing is not eligible.

Where can I get more information?

Contact your CMHC Consultant or local CMHC office. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve to assist with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

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Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP-D) On-Reserve



What is the Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP-D) On-Reserve?

RRAP-D On-Reserve offers financial assistance to First Nations and First Nation members to undertake accessibility work to modify dwellings occupied or intended for occupancy by persons with disabilities.

Who is eligible?

First Nations or individual First Nation members that require modifications to their homes may be eligible to apply. The total household income must be at or below the established income threshold for their area and the property must meet minimum health and safety standards.

What modifications are eligible?

Modifications must be related to housing and reasonably related to the occupant's disability. Examples of eligible modifications are ramps, handrails, chair lifts, bath lifts, height adjustments to countertops and cues for doorbells/fire alarms.

All work required to bring your home up to minimum standards of health and safety must be completed in order to receive RRAP-D assistance.

Therapeutic care, supportive care, and portable aid equipment, such as walkers and wheelchairs, are **not** eligible for funding.

What assistance is available?

The financial assistance is in the form of a forgivable loan. The maximum loan amount is \$60,000* per unit.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

IMPORTANT: Any work carried out before application is approved in writing is not eligible.

Where can I get more information?

Contact your CMHC Consultant or local CMHC office. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve to assist with repairs to substandard housing and adaptations for seniors.

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