

HOUSING SUPPORT PROGRAM (HSP) FAQ's

General Information

1. What is the Housing Support Program (HSP)?

Indigenous Services Canada (ISC) BC Region's Housing Support Program (HSP), formerly known as New Approach for Housing Support (NAHS) Program provides a range of eligible activities for First Nations applying for housing funds. This includes training, capacity building, renovations and new home construction on-reserve.

There are 2 separate HSP applications. First Nation applicants complete the relevant application(s) which support the housing priorities in their community:

- **Governance and Capacity Application** – Supports the creation of housing policies and plans, as well as training/capacity development.
- **Housing Support Program Application** – Provides a subsidy towards new home construction or purchase, regular and health and safety renovations, and is inclusive of building inspection costs. Also provides a flat rate towards the construction of multi-unit (3 or more units) residential homes, which includes site preparation, building inspection costs and project management costs.

2. Is the HSP a national ISC initiative?

The Housing Support Program (HSP) is only delivered in ISC BC Region. Most other ISC Regions deliver funding for housing based on a per capita formula. Unfortunately this formula does not effectively support many of the smaller First Nations in BC. To provide equitable access to all BC First Nations requiring funding support for housing, BC Region delivers the HSP.

3. What happened to the NAHS Program?

When the NAHS Program first launched in 2014, it was designed to support First Nations along a continuum to develop and implement longer term housing strategies. It provided flexibility to support housing related capacity building and training and the creation of housing policies and plans, which were highlighted as foundational elements that needed support. First Nations could also apply for Single Year Projects and Multi-Year projects for renovations and new construction.

Based on feedback we received from First Nations, we learned that some Housing Managers found the Multi-Year application to be confusing due to the percentage factor that was used to calculate eligible project costs. As well, managing complex housing projects over a multi-year period, with cost overruns, scope changes and priorities changing was challenging. To eliminate this confusion we streamlined the applications and removed percentages used to determine costs, to a flat or subsidy rate.

4. What's New and what changes were made to the Housing Support Program application in 2021-22?

Based on feedback we received, the following changes were made to the Housing Support Program (HSP) application, formerly known as New Approach to Housing Support (NAHS) in 2021-2022:

1. Streamlined applications. There are now 2 separate Housing Support Program applications, instead of three.
 - Governance & Capacity Application – *remains the same*
 - Housing Support Project Application - *Multi-Year Project Application was removed*
2. Subsidy rates and flat rates. The Multi-Year Project Application along with the percentage calculation for rates was removed.
 - Subsidy rates were increased in Sep 2018, using a compounded rate of 1% over 35 years). In addition, as a result of Budget 2018, subsidy rates received an additional increase for a period of 2 years.
 - The increased subsidy rates and funding thresholds will remain at the increased levels.
 - First Nations may be eligible for reimbursement up to the full subsidy amount for regular renovations on activities approved by ISC. Detailed project information and reporting will be required to show scope of work, cost estimates and actuals.



- Flat rates have been established for Multi-Plex (3 or more units) projects. These amounts include site preparation and inspection costs.
 - 3. Project Details and Reporting Tool. A separate page for each unit is required that identifies estimates for the scope of work. This page can be updated with the final costs per unit and submitted along with the completion report confirming the scope of work was done.
 - 4. New: Practical Guide to Housing Support Program. Available on the Naut'sa mawt Tribal Council website <https://www.nautsamawt.org/practicalguidetohousingsupports>
- 5. How do I get more information on the HSP?**
Any questions should be directed to your ISC BC Region Housing Officer. The Practical Guide to Housing Support and application templates are available on the Naut'sa mawt Tribal Council website <https://www.nautsamawt.org/practicalguidetohousingsupports> or by contacting your ISC BC Region Housing Officer.



Application and Reporting

1. How do I apply for Housing Support Program (HSP) funding?

First Nations should include their planned housing projects in their yearly First Nations Infrastructure Investment Plan (FNIIP) submission. This will provide a forecast for both First Nations' and ISC's budgeting. Similar to other capital projects requesting ISC funding, the applicant First Nation must follow-up with its ISC BC Region Housing Officer to confirm intentions for making applications to the HSP.

First Nations may submit HSP applications throughout the year. Please contact your Housing Officer for additional program information and application templates.

2. What is the due date to submit an HSP application?

There is no due date to submit an HSP application. First Nations must include their planned housing projects in their yearly FNIIP submission. This will provide a forecast for both First Nations' and ISC's budgeting. Similar to other capital projects requesting ISC funding, the applicant First Nation must follow-up with its ISC BC Region Housing Officer to confirm intentions for making applications to the Housing Support Program.

First Nations may submit HSP applications throughout the year. Please contact your ISC BC Region Housing Officer for additional program information and application templates.

3. How many Housing Support Project (HSP) applications can I send in?

First Nations should include all of their housing renovations and construction projects for the fiscal year on one Housing Support Program application. A separate page per unit should be included for the Project Details/Reporting Tool that outlines the scope of work and cost estimate per unit.

4. What if our priorities or scope changes after our HSP application was approved? Are we able to amend our plan?

Any housing plan changes must: meet the eligible HSP criteria, stay within HSP funding limits, and be reviewed and approved by ISC BC Region.

5. How does the Project Details / Reporting Tool work?

A separate sheet should be included for each unit that indicating the scope of work and associated cost estimates provided by the contractor. Once the project is complete, the same page would be updated to indicate the actual costs per unit. Any changes to the application should be confirmed with your ISC BC Region Housing Officer.

6. How can I apply up to the full subsidy for a regular renovation project?

Regular renovations are eligible up to the half subsidy rate when the application is processed. Subject to available funding at year end, First Nations may be eligible for reimbursement up to the full subsidy amount for regular renovations on activities approved by ISC, if there is a 50-50 cost share over the renovation subsidy amount. Confirmation will be required on the Project Details / Reporting Tool showing costs associated to the approved scope of work for each unit.

7. What is an example when applying above the subsidy amount for a regular renovation project?

In this example, the regular housing subsidy is \$20,000 and the full subsidy is \$40,000. If all activities on the scope of work approved by ISC, has been completed and an additional \$30,000 work has been done with other source of funds; the First Nation could be eligible for a reimbursement of \$15,000; half of the additional costs, up to the full subsidy. This would be subject to available funding at year end. First Nations would have to confirm the scope of work and estimated costs approved by ISC were complete and actual expenditures for that unit are provided using the Project Details / Reporting Tool that is part of the HSP Application.

8. Where do I send my HSP application or get a copy of an application?

Completed application must be sent to: aadnc.housingbc-logementcb.aandc@canada.ca. The Practical Guide to Housing Support Program and application templates are available under the Resource Library at <https://www.nautsamawt.org/practicalguidetohousingsupports>. Contact your Regional Housing Officer for more information on the HSP or for a copy of the application.



Eligibility

1. Are First Nations that have entered Funding Arrangements pursuant to Block Funded, Self-Government or Treaty, eligible for HSP funding?

Block Funded First Nations eligibility is subject to ISC BC Region's "Access to Additional Capital Guidelines for Block-Funded Recipients". Grant, Self-Government and Treaty First Nations eligibility is subject to the terms of the respective Fiscal Financial Arrangement. Priority may be given to First Nations that have not received additional capital as part of the funding agreement type.

2. Can we receive HSP funding to construct a home that is not a traditional stick-built (e.g. log home, tiny home, container home, etc.)?

Various types of non-traditional home construction are eligible for HSP funding provided the construction meets or exceeds BC Building Code standards.

3. What activities are included with Site Preparation?

Site preparation is included under construction costs and is defined as the preparation of an existing lot for new home construction. Site preparation activities include but are not limited to: grading, demolition, drainage, timber clearing, the addition of drive ways, and the connection of services from the road to the new home depending on the capacity of the existing infrastructure services.

Site preparation does not include: the construction of sewer, water and/or hydro main lines; the construction of roads; and/or the creation of subdivisions.

4. How do I access funding for Subdivisions and Lot Development?

Lot Development funding is not included as part of the Housing Support Program application. Lot Development funding can still be accessed through the Capital Program as a Subdivision Capital Project with a phased approach to developing lots that align with the First Nation's housing plan. Please contact your Capital Management Officer for more information on subdivisions.

5. What are some examples of ineligible activities that would not be funded for renovations?

Some examples of activities that would normally not be eligible for renovation funding would be renovations on a newer homes (under 10 years), for a home that received a housing subsidy within the last 10 years, rodent/pest control, aesthetic repairs, such as fixtures, painting, etc.

6. What is considered as a Health and Safety renovation?

Health and Safety renovations should focus on building code deficiencies and remediating structural hazards in the home that pertain to the occupants of the home. A trained home inspector may be able to assist you to identify deficiencies or hazards in the main components of a structure in the foundation, electrical, plumbing, and egress.

An example of a Health and Safety renovation is a mould remediation as approved by an Environmental Health Officer at the First Nations Health Authority.

*Note, non-structural remediation like "rodent-eradication" are not eligible.

7. What documentation is required to apply for Health and Safety Renovation funding?

When applying for health and safety renovation funding, you must include the following documentation along with your completed application:

- a. First Nations Health Authority (FNHA) Environmental Health Officer report
NOTE - ISC BC Region will only accept a report completed by a FNHA Environmental Health Officer
- b. Hazardous materials remediation contractor qualification
- c. Detailed construction cost estimate(s)

8. Are CMHC Sec. 95 homes currently under a CMHC Sec. 95 loan agreement eligible for Regular Renovation and Health and Safety Renovation HSP funding?

CMHC Sec. 95 homes that are currently under a CMHC Sec. 95 loan agreement are not eligible for Regular Renovation and Health and Safety Renovation HSP funding. The CMHC Sec. 95 Non-Profit Housing Program provides for maintenance and repair replacement reserves that a First Nation must manage throughout the life of the loan agreement. ISC BC Region encourages communities to contact their CMHC First Nation Housing Specialist for more information on CMHC housing programs.



9. Is a home eligible for Regular Renovation and Health and Safety Renovation HSP funding if that home was built through the CMHC Sec. 95 Program and the loan agreement is no longer in effect (i.e. paid off)?

CMHC Sec. 95 homes that are no longer under a CMHC Sec. 95 loan agreement are eligible for Regular Renovation and Health and Safety Renovation HSP funding subject to the First Nations housing policy. Some exclusions may exist depending on your agreement type.



Funding

1. Are there any changes in the funding amounts between the previous New Approach for Housing Support (NAHS) and the Housing Support Program?

The Multi-Year Project Application was removed along with the percentage calculations for rates, as First Nations indicated it was confusing and project costs fluctuated between years.

In 2018, subsidy rates were increased at a 1% annual compounded rate from 1983 to 2018. Building inspection costs were included in the subsidy amounts. In addition, as a result of Budget 2018, subsidy rates received an additional increase for a period of 2 year. Subsidies will remain at the increased levels for health and safety renovations and for new construction, which will now include tiny homes.

Regular renovations rates will revert back to the half subsidy amount at the higher level. Regular renovations are eligible up to the half subsidy rate when the application is processed. First Nations are eligible for reimbursement up to the full subsidy upon receiving the completion documentation showing the approved scope of work was completed and costs above the half subsidy are cost shared at 50-50. Confirmation is required using the Project Details/Reporting Tool, which is included in the application (page 5).

Flat rates have been established regionally for Multi-Plex (3 or more units) projects. These amounts include site preparation and inspection costs:

- Flat rates for multi-plex units have been established regionally at a maximum per unit for up to six units:
 - \$100,000 for Zone 1 & 2 (Urban & Rural);
 - \$125,000 for Zone 3 (Remote);
 - \$150,000 for Zone 4 (Special Access).

2. What are the eligible funding amounts for each application?

Governance & Capacity Application:

First Nations are eligible for up to \$100,000. This funding can be allocated within a single year or up to 2 years. Multiple First Nations are eligible to apply under one application to increase cost efficiencies. First Nations that have previously received Governance and Capacity funding are eligible to re-apply for different activities provided the required ISC reporting has been received and the previous project is complete.

Housing Support Program Application:

ISC BC Region subsidy amounts are based on the particular geographic and economic characteristics of a First Nation community per the Band Classification Manual: special access, remote, rural, or urban. HSP funding is also dependent upon the type of activity: health and safety renovation, regular renovation (half subsidy), and new home construction or purchase. A flat rate for multi-unit construction (3 or more units) is inclusive of lot servicing and building inspection costs.

3. Can ISC funding and CMHC funding be combined for the same project?

New Home Construction Project

Yes, ISC new home construction funding and CMHC Sec. 95 new home construction funding can be combined for the same project. Some exclusions may exist depending on your agreement type.

ISC Eligible Funding for HSP Sec. 95 New Home Construction Project

ISC BC Region HSP subsidy amounts are set amounts based on the particular geographic and economic characteristics of a First Nation community per the Band Classification Manual: special access, remote, rural, or urban. The subsidy amount for new home construction is inclusive of building inspection costs.

Renovation Project

Yes, ISC renovation funding and CMHC renovation funding can be combined for the same project. Eligible

ISC Eligible Funding for HSP Renovation Project

HSP ISC funding provides a maximum subsidy per house for health and safety and regular renovations (half subsidy) and is inclusive of building inspection costs. Please note CMHC Sec. 95 homes that are currently under a CMHC Sec. 95 loan agreement are not eligible for Regular Renovation and Health and Safety Renovation HSP funding. The CMHC Sec. 95 Non-



Profit Housing Program provides for maintenance and repair replacement reserves that a First Nation must manage throughout the life of the loan agreement.

ISC BC Region encourages communities to contact their CMHC First Nation Housing Specialist for more information on CMHC housing programs.

4. Can ISC funding and BC Housing funding be combined for the same project?

ISC housing subsidies are intended to address justifiable needs and intended for dwellings on First Nations controlled land (reserve or crown land). ISC subsidies are approved subject to funding being available in the ISC regional housing budget and not intended for housing that can be financed by other means or to fund 100% (or large portion) of the total housing cost. Some exclusions may exist depending on your agreement type. You are encouraged to talk to your Housing Officer to determine if your housing project may be eligible for funding.



Housing Support Program (HSP) Quick Chart

Governance and Capacity Project Application	Housing Support Program Application				
	Renovations	Health and Safety Renovations	New Construction of Single Family Home, including tiny homes	Multi-Unit Construction	
Description	Support for housing capacity and governance.	Basic renovation of homes located on-reserve	Remediation renovation of health and safety issues of homes located on-reserve	Construction or purchase of permanent homes located on-reserve including tiny home construction and single family homes	Construction of multi-unit (3 or more units) residential buildings up to 6 units
Eligible Recipient Criteria	Eligible recipients to remain consistent with Capital Program policies and Treasury Board requirements Block funded First Nation's eligibility is subject to BC Region ISC's "Access to Additional Capital Guidelines for Block-Funded Recipients" Grant/Self-Government/Treaty First Nations' eligibility is subject to the terms of their Fiscal Financial Agreements				
Funding	Up to \$100,000	Ranges from \$17K to \$35K per home <i>Half Subsidy</i>	Ranges from \$35K to \$71K per home <i>Full Subsidy</i>	Ranges from \$100K-\$150K <i>Full Subsidy</i>	Ranges from \$100K-\$150K <i>Flat Rate</i>
Eligible Activities could include, but are not limited to...	Housing Plans, Housing Policies, Community Housing forum/workshops, capacity development courses, housing asset management, mentorship, etc.	Renovate homes that are at least 10 years old to extend the structural and/or mechanical life expectancy of the home by at least 15 years	Remediation of mold related renovation as indicated on FNHA Environmental Health Officer report	Construction or acquisition of a new home or tiny home	Construction of a multi-plex (up to 6 units)
Reporting	As per Terms and Conditions of Funding Agreement	As per Terms and Conditions of Funding Agreement. Project Details / Reporting Tool submitted with application should be included with the final completion report verifying project scope and cost estimates vs. actuals			
Highlights	Special initiatives will be considered on a case by case basis such as: the creation of aggregated First Nations housing policies and plans; the creation of band administered revolving loans; or other	Subsidies are inclusive of building inspection costs. Subject to available funding at year-end, may be eligible for reimbursement up to full subsidy if cost share of 50-50 over the half subsidy amount for approved renovation activities. Will require confirmation on Reporting/Project Details per unit.	Subsidies are inclusive of building inspection costs.		Flat rate includes site preparation costs (eg. Grading and demolition) and inspection costs
Resources and Support	Completed application must be sent to: aadnc.housingbc-logementcb.aandc@canada.ca. Practical Guide to Housing Support Program and HSP application templates available at https://www.nautsamawt.org/practicalguidetohousingsupports . Contact your Regional Housing Officer for more information on the HSP.				