



# Tseshaht First Nation HOUSING FUNDING GUIDE

## Indigenous Services Canada (ISC)

Program funding opportunities can vary from year to year. Tseshaht First Nation does not make guarantees to funding availability, eligibility, or application calls.

There is a very specific process involved in applying for, and being funded for Housing Projects, both new and renovations.

### Capital Infrastructure Fund

Lisa Gallic's Department

### Capital Residential Fund

This fund is specifically targeted for **only** residential housing work. This fund is “flow through funding”. Which means the funds are transferred from ISC to NTC, then is transferred directly to the Tseshaht First Nation. Eligible expenditures within this fund would be operations and maintenance materials, supplies, and sub-contracts. These funds can also be used as a down payment on the capital costs associated with a new construction project. This fund also supports wages, septic replacement, Elders, and disability.

### ISC

### New Approach to Housing Support NAHS Stream 2 & Home Renovation(s)

The maximum allowable renovation subsidy is up to 60%. The homeowner is required to provide documentation that they are approved to pay 40% (in the form of money order or through own personal equity) before funding requests can be submitted.

The following criteria must be met for a project **to be eligible** for renovation subsidies:

- The home is at least 10 years old
- The home has not received ISC subsidies (new or renovation) in the last 10 years
- Renovations must extend the structural or mechanical life of the home by at least 15 years
- Work must meet or exceed the BC Building Code Standards
- Energy efficiency type proposals are considered on a case by case, subject to scope of work, estimated increase in asset life expectancy and DISC funding.

The following are **not eligible** for ISC housing subsidy support:

- Lot servicing and hook ups for road access, water, sewer, septic, and electrical.
- Cosmetic repairs such as (flooring, molding and trim work, fixtures and painting) and other non-structural repairs. However possible exceptions for cosmetic repairs would be those required in the course of ISC approved structural renovations and mould remediation.
- Homes under CMHC Section 95 are not eligible.

### ISC Mould Remediation Subsidy

ISC BC Region provides a mould renovation subsidy up to 90% of the total cost to assist First Nations with mould remediation. The homeowner is required to provide documentation that they are approved to pay 10% (in the form of money order or through own personal equity) before funding requests can be submitted. Mould remediation's are more complicated and can cost much more than a regular renovation. As a result DISC may approve up to double the regular renovation subsidy.

- The first step is to arrange First Nations Health Authority FNHA (formally Health Canada) to inspect and report on the home to be renovated.
- Once the First Nation has the FNHA report, the Housing Program Administrator organizes to have a qualified mould remediation inspector provide a building inspectors report.
- Where the cost exceeds this amount, the homeowner must make financial arrangements to account for the extra costs. The homeowner is required to provide documentation that they are approved before funding requests can be submitted.
- The FNHA report, building inspector report, and the approved loan document (if applicable) must be included in the application for mould renovation subsidies.

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## Canada Mortgage and Housing Corporation

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### Section 95 Social Housing for New Construction

#### What is the program?

This program assists **First Nations** in the construction, and administration of suitable, adequate, and affordable rental housing on reserve. Each Nation is required to carry a mortgage to finance each project, but CMHC does provide a subsidy to assist with the financing and operations of the project.

#### Who is eligible?

All **First Nation Bands** are eligible to apply. DISC must approve a First Nations application proposal for a Ministerial Loan Guarantee.

**First Nations** are only eligible if they meet all the requirements of their operating agreements and any other program agreements they currently have with CMHC.

### Residential Rehabilitation Assistance Program (RRAP)

The CMHC RRAP program is designed to financially assist low income individual homeowners and tenants in the upgrading of substandard housing to a minimum level of health and safety. There are 2 specific areas within the program: Regular RRAP & Disability RRAP.

#### Who is eligible for Regular RRAP?

The following points are guide to who is eligible;

- Individual home owners (social housing does not qualify)
- Your total house hold income meets or is below the current amount criteria that CMHC has set for the year.
- Your home is at least 5 years old
- Your house is valued below the regional established amount.
- Your house is substandard or deficient and needs repair in at least one of the following areas: Structural, electrical, plumbing, heating, fire safety, overcrowding (case by case)

- Your property has not received a RRAP grant in the last 15 years
- Some other restrictions may apply in a case by case scenario.
- Must reside in home for 5 years after receiving renovations.

### **RRAP Disability**

CMHC RRAP Disability 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 for RRAP disability?**

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.

#### **What assistance is available?**

Assistance would be determined case by case, but the maximum contribution amount is \$60,000\* per unit. Both for RRAP Disability and RRAP Regular.

#### **Tseshah First Nation:**

Tseshah is responsible for ensuring that tenants and homeowners are aware of the RRAP program. All band members who would like to apply for RRAP can submit a letter to the Housing Department, dated and signed. The Tseshah Housing Dept provides the applications and can also assist with the application process. The Tseshah FN bases the application allocation on a first come first served basis. CMHC only allows a maximum of 6 applications in total. There is currently a wait list until 2020, the sooner you get your applications in the better.

### **On Reserve Housing Retrofit Initiative**

The Retrofit Initiative offers financial assistance to First Nations for renovations and general improvement of housing under existing CMHC agreements (section 95 housing).

#### **Who is eligible?**

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

#### **What costs are eligible?**

The housing 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 disability
- Additions of bedrooms or secondary suits to address overcrowding
- Regeneration of units which are physically or functionally obsolete

#### **What assistance is available?**

Assistance would be determined case by case, but the maximum contribution amount is up to \$60,000\* per unit.

### **Emergency Repair Program (ERP) On-Reserve**

ERP 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 Nations home owners on reserve whose incomes are at or below the established thresholds for the area are eligible to apply for financial assistance. Cannot be used on Section 95 homes; only on private homes and band rentals.

#### **Eligible repairs:**

Only emergency repairs immediately required for the continued safe occupancy of a home are eligible for assistance.

#### **Examples may include, but not limited to:**

- Repair or replace a non-functioning heating system;
- Repair structural issues or water infiltration from damaged foundation, roof or exterior walls;
- Repair plumbing so adequate supply of potable water is available;
- Electrical repairs necessary to correct health and safety hazards;
- Repair or replace damaged flooring to correct safety hazards.

#### **Assistance available:**

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

### **Home Adaptations for Seniors' Independence Program (HASI) ON-Reserve**

HASI helps First Nations and First Nations 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 Nations members in social housing or individual home owners 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;
- Both individual home owners, social housing tenants
- Has difficulty with daily living activities brought on by ageing
- Total household income in at or below the specified limit
- Dwelling unit is a permanent residence

#### **What adaptations can be done?**

- 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
- Bathtub grab bars and seats. All adaptations should be permanent/fixed to the dwelling.

**Assistance available:**

Assistance is determined case by case, but can be 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 6 months following the completion of the adaptation work.

**PLEASE NOTE**

The Tseshaht Housing Department provides CMHC applications and can also assist with the application process. CMHC funding availability and approval can vary from year to year. CMHC allows a maximum of so many applications every year, restrictions may apply. Housing funding opportunities have a waiting list, in order to seek funding you must submit a Renovation Request form dated with the request for repairs, we will then see which programs you may be eligible for and add you to the wait list for renovation. Please note there is no guarantees to funding opportunities, funding can vary each year.

**If you would like more information please schedule an appointment with Deshana Sanderson or Tammy Lucas 250-731-1208**

