



NEW APPROACH FOR HOUSING SUPPORT PROGRAM

FAQ'S 2018-19

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General Information

1. What is the New Approach for Housing Support (NAHS) Program?

Indigenous Services Canada (ISC) BC Region's New Approach for Housing Support (NAHS) Program provides a wide range of eligible activities and flexibility for First Nations when applying for housing funds.

The NAHS Program was designed to support First Nations along a continuum to develop and implement longer term housing strategies. The NAHS Program is designed with flexibility to support housing related capacity building and training and the creation of housing policies and plans. These items were highlighted as foundational elements needing support during the 2013-14 First Nation focus sessions for developing the NAHS Program. The NAHS Program also supports housing renovations and new home construction projects.

There are 3 separate NAHS Program applications. Each application targets the continuum of sustainable housing. First Nation applicants complete the relevant application(s) which support the housing priorities in their community:

- **Governance & Capacity** – Supports the creation of housing policies and plans, as well as training/capacity development
- **Single Year Project** – Provides a flat rate subsidy towards new home construction or purchase, regular and health and safety renovations, and is inclusive of building inspection costs
- **Multi-Year Project** – Provides a more flexible approach to funding new home construction or purchase, multi-unit construction (3 or more units), regular and health and safety renovations, site preparation, building inspection costs, and project management costs

2. Is the NAHS Program a national ISC initiative?

The NAHS Program 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 has delivered the previous Housing Subsidy program and now the NAHS Program.

3. How were First Nations and other Stakeholders involved in the development of the NAHS Program?

ISC BC Region held 2 Focus Sessions with approximately 50 BC First Nation participants on February 26-27, 2013.

Focus Session participants provided valuable input to the design of the NAHS Program, and a summary report of these sessions was distributed to all participants. Canada Mortgage and Housing Corporation (CMHC) also participated in the February 2013 Focus Sessions.

After review of the 2013 Focus Session summary, ISC BC Region revisited criteria and eligibility details.

Further minor revisions were made to the criteria and templates after receiving feedback from First Nation applicants during the initial year of implementation in 2014-15.

In July 2015, an online survey was emailed to all First Nations for opinions and commentary to the NAHS Program. The survey responses provided helpful feedback and overall support to continue implementing the NAHS Program. ISC continues to invite feedback on the regional housing program.

4. What happened to the NAHS Program "Streams"?

When the NAHS Program first launched in 2014, the program was designed to support First Nations along a continuum through 3 complementary streams: Stream 1 Planning, Policy Development, Training/Capacity Building; Stream 2 Multi-Year (1-3 year) Funding for Renovations and New Construction; Stream 3 Lot Development. Based on feedback we received, First Nation communities found the reference to "Streams" confusing because the NAHS Program was not always a linear progression from "Stream 1" through to "Stream 3". To eliminate this confusion we have removed all reference to "Streams" in the updated applications.

5. What changes were made to the NAHS Program application for 2018-19?

There have been 5 changes to the NAHS Program application for 2018-19:

- A. There are now 3 separate applications. When the NAHS Program first launched in 2014, there was one application for all NAHS Program funding. Based on feedback we received, First Nation communities found the application long and confusing. Applicants were unsure which sections of the application to complete and often felt overwhelmed. To eliminate these issues there are now 3 separate NAHS Program applications depending on what a First Nation community wishes to apply for in regards to housing priorities in their community:
 - Governance & Capacity
 - Single Year Project
 - Multi-Year Project
- B. The reference to “Streams” has been removed. We removed the reference to “Streams” in the updated application for 2018-19. When the NAHS Program first launched in 2014, the program was designed to support First Nations along a continuum through 3 complementary streams: Stream 1 Planning, Policy Development, Training/Capacity Building; Stream 2 Multi-Year (1-3 year) Funding for Renovations and New Construction; Stream 3 Lot Development. Based on feedback we received, First Nation communities found the reference to “Streams” confusing because the NAHS Program was not always a linear progression from “Stream 1” through to “Stream 3”. To eliminate this confusion we have removed all reference to “Streams” in the updated applications.
- C. The previous Housing Subsidy Program has now been integrated into the NAHS Program as a Single Year Project. The Single Year Project provides a maximum ISC subsidy per house for new construction or purchase, regular and health and safety renovations, and is inclusive of building inspection costs.
- D. The previous Housing Subsidy Program subsidies have changed. Subsidy rates under the previous Housing Subsidy Program have not been adjusted since 1983 and are no longer adequate to financially assist First Nation communities. The following key changes to the subsidies have been implemented:
 - Subsidy amounts have been increased at a 1% annual compounded rate from 1983 to 2018.
 - Building inspection costs are now included in the subsidy amounts.
 - The new subsidy amounts take effect September 1, 2018 and will be applied to applications received after that date.
- E. Lot Development funding (previously Stream 3) has been removed. 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.

6. Does the previous Housing Subsidy Program still exist?

The Single Year Project application replaces the previous Housing Subsidy Program. The Single Year Project provides a maximum ISC subsidy per house for new construction or purchase, regular and health and safety renovations, and is inclusive of building inspection costs.

7. What is the difference between a Single Year Project and Multi-Year Project?

The **Single Year Project** replaces the previous Housing Subsidy program. The Single Year Project provides a maximum ISC subsidy per house for new construction or purchase, regular and health and safety renovations, and is inclusive of building inspection costs.

The **Multi-Year Project** provides support for a wider range of activities than just renovations and new home construction or purchase. ISC’s funding commitment for Multi-Year Projects ranges from 2 to 3 years. ISC Multi-Year Project funding levels are based on the aggregate number of homes as one project versus the Single Year Project which provides a set subsidy per house. This allows greater flexibility of funding per house that better aligns with First Nations’ needs outlined in their housing plans. Approved multi-year projects will better position First Nations to generate cost efficiencies, leverage funding/financing and plan for community benefits such as employment and training.

8. What happened to the Lot Development funding (previously Stream 3)?

Upon feedback received from First Nation communities it was decided to remove Lot Development (previously Stream 3) funding as it was found to be confusing and inadequate. 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.

9. Who do I contact to get more information or to ask additional questions about the NAHS Program?

Any questions should be directed to your ISC BC Region Housing Officer.

Application Process

1. How do I apply for NAHS Program funding?

First Nations must 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 NAHS Program.

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

2. What is the due date to submit a NAHS Program application?

There is no due date to submit a NAHS Program 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 NAHS Program.

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

3. Should First Nations include NAHS Program projects on their First Nations Infrastructure Investment Plan (FNIIP)?

The NAHS Program is delivered through the First Nations Infrastructure Investment Plan (FNIIP). This is intended to relieve pressures of First Nation administration to submit applications by the due date and internal ISC pressures during the FNIIP review period. First Nations must indicate proposed housing projects on their FNIIP and then follow up with their BC Region ISC Housing Officer to confirm eligibility. Once eligibility is confirmed, the applicant must submit a formal NAHS Program application.

4. Can First Nations submit a Governance & Capacity, Single Year Project and Multi-Year Project application at the same time?

There may be cases where a First Nation wishes to seek NAHS Program funding through a combination of applications submitted at the same time. Not all combinations of applications are eligible to be submitted concurrently. For example, those First Nations currently under a Multi-Year Project are not eligible for Single Year Project funding until the Multi-Year Project is complete. See the following table for more information on the submission of multiple applications at the same time:

Type of Applications:	Eligible to submit at same time?
Governance & Capacity and Single Year Project	Yes
Governance & Capacity and Multi-Year Project	Yes
Single Year Project and Multi-Year Project	No
Governance & Capacity, Single Year Project and Multi-Year Project	No

5. Does a community have to complete a Governance & Capacity project before they are able to apply for Multi-Year Project funding?

If a community already has an up to date housing policy implemented they do not need to complete a Governance & Capacity project under the NAHS Program to be eligible for Multi-Year Project funding.

6. We want to submit a Multi-Year Project application. What if our priorities change after we have been approved? Are we able to amend our plan?

The NAHS Program allows for changes to a community’s approved plan. Any housing plan changes must: meet the eligible NAHS Program criteria, stay within NAHS Program funding limits, and be reviewed and approved by ISC BC Region.



Eligibility

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

Block Funded First Nations eligibility is subject to ISC BC Region's "Access to Additional Capital Guidelines for Block-Funded Recipients".

Self-Government and Treaty First Nations eligibility is subject to the terms of the respective Fiscal Financial Arrangement.

- 2. Can we receive NAHS Program 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 NAHS Program funding provided the construction meets or exceeds BC Building Code standards.

- 3. What activities are included with Site Preparation under a Multi-Year Project?**

Site preparation 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. 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:

- 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
- Hazardous materials remediation contractor qualification
- Detailed construction cost estimate(s)

- 5. Are CMHC Sec. 95 homes currently under a CMHC Sec. 95 loan agreement eligible for Regular Renovation and Health and Safety Renovation NAHS Program 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 NAHS Program 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.

- 6. Is a home eligible for Regular Renovation and Health and Safety Renovation NAHS Program 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 NAHS Program funding subject to the First Nations housing policy.

Funding

1. Are there any changes in the funding amounts between the previous Housing Subsidy Program and the newly created Single Year Project?

Yes. Subsidy rates under the previous Housing Subsidy Program have not been adjusted since 1983 and are no longer adequate to financially assist First Nation communities. The following key changes to subsidies have been implemented:

- Subsidy amounts have been increased at a 1% annual compounded rate from 1983 to 2018.
- Building inspection costs are now included in the subsidy amounts.
- The new subsidy amounts take effect September 1, 2018 and will be applied to applications received after that date.

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

Governance & Capacity Application:

First Nations are eligible for up to \$50,000. This funding can be allocated within a single year or up to 3 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 (previously Stream 1) are eligible to re-apply provided the required ISC reporting has been received and the previous project is complete.

Single Year Project 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. Single Year Project funding ranges from \$28,000 to \$57,000 per home. Single Year Project funding is also dependent upon the type of activity: health and safety renovation, regular renovation (half subsidy), and new home construction or purchase, and is inclusive of building inspection costs.

Multi-Year Project Application:

Multi-Year Project funding provides a total aggregate of funding that can be applied to a range of housing projects. ISC's allowable percentage of funding is dependent upon the type of activity and ranges from 90% for health and safety renovations, 60% for regular renovations, 70% for multi-unit/high density construction (3 or more units), and 20% for new home construction or purchase. Site preparation costs of up to \$25,000/lot and project management costs of \$50,000 (pro-rated over 3 years) are also eligible for ISC funding.

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. Eligible ISC funding amounts differ based on whether you are completing a Single Year Project or Multi-Year Project.

ISC Eligible Funding for Single Year Sec. 95 New Home Construction Project

The eligible ISC subsidy for a Sec. 95 New Home Construction Single Year Project mirrors that of a Single Year Project. ISC BC Region Single Year Project 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 Single Year Project subsidy amount for new home construction is inclusive of building inspection costs.

ISC Eligible Funding for Multi-Year Sec. 95 New Home Construction Project

The eligible ISC subsidy for a Sec. 95 New Home Construction Multi-Year Project mirrors that of a Multi-Year Project New Home Construction Project. For a Multi-Year New Home Construction Project, ISC will fund up to 20% of the total project cost of all new homes in the First Nation's housing plan approved by ISC BC Region.

Renovation Project

Yes, ISC renovation funding and CMHC renovation funding can be combined for the same project. Eligible ISC funding amounts differ based on whether you are completing a Single Year Project or Multi-Year Project and what type of renovation required.

ISC Eligible Funding for Single Year Renovation Project

Single Year Project ISC funding provides a maximum ISC 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 NAHS Program 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 Eligible Funding for Multi-Year Renovation Project

Multi-Year Project ISC funding is dependent upon the type of renovation activity. ISC will provide up to 90% of the total project costs for health and safety renovations and 60% of the total project costs for regular renovations. 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 NAHS Program 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.

NAHS Program Brief Overview

There are 3 separate NAHS Program applications. Each application targets the continuum of sustainable Housing. First Nation applicants complete the relevant application(s) which support the housing priorities in their community:

Governance & Capacity

Supports the creation of housing policies and plans, as well as training/capacity development and governance structures

Single Year Project

The Single Year Project replaces the previous Housing Subsidy program. It provides funding for new construction or purchase, regular and health and safety renovations, and is inclusive of building inspection costs.

Multi-Year Project

Provides funding for new home construction or purchase, multi-unit construction (3 or more units), regular and health and safety renovations, site preparation, building inspection costs, and project management costs (replaces Stream 2)

NAHS Program Quick Chart			
	Governance & Capacity	Single Year Project	Multi-Year Project
ISC Funding	Up to \$50,000	<p>Ranges from \$28,000 to \$57,000 per home</p> <p>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</p> <p>Single Year Project funding is also dependent upon the type of activity: health and safety renovation, regular renovation (half subsidy), and new home construction or purchase, and is inclusive of building inspection costs</p>	<p>Based on total project cost:</p> <ul style="list-style-type: none"> • 90% for Health and Safety Renovations • 60% for Regular Renovations • 70% for Multi-Unit Construction (3 or more units) • 20% for New Home Construction or Purchase • \$25,000/lot for Site Preparation • Up to \$50,000 for Project Management Costs (pro-rated over 3 years)
Eligible Recipient Criteria	<p>Block funded First Nation’s eligibility is subject to BC Region ISC’s “Access to Additional Capital Guidelines for Block-Funded Recipients”</p> <p>Self-Government/Treaty First Nations’ eligibility is subject to the terms of their Fiscal Financial Agreements</p>	<p>Block funded First Nation’s eligibility is subject to BC Region ISC’s “Access to Additional Capital Guidelines for Block-Funded Recipients”</p> <p>Self-Government/Treaty First Nations’ eligibility is subject to the terms of their Fiscal Financial Agreements</p>	<p>Block funded First Nations’ eligibility is subject to BC Region ISC’s “Access to Additional Capital Guidelines for Block-Funded Recipients”</p> <p>Self-Government/Treaty First Nations’ eligibility is subject to the terms of their Fiscal Financial Agreements</p> <p>Housing policy must be implemented</p> <p>Housing loan or rental arrears must be addressed</p>
Eligible Activities	<ul style="list-style-type: none"> • Housing Policy creation • Housing Plan creation • Governance Model and Capacity Development 	<ul style="list-style-type: none"> • Health and Safety Renovations • Regular Renovations • New Home Construction or Purchase • Building Inspection Costs 	<ul style="list-style-type: none"> • Health and Safety Renovations • Regular Renovations • New Home Construction or Purchase • Building Inspection Costs • Multi-Unit Construction (3 or more units) • Site Preparation • Project Management Costs
Highlights	<p>Provides funding to create housing policies and plans</p> <p>Provides funding for governance models and capacity development</p> <p>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</p>	Single year ISC funding commitment	<p>Multi-Year ISC funding commitment ranging from 2 to 3 years</p> <p>Supports a wide range of eligible activities</p> <p>Special initiatives will be considered on a case by case basis such as: the implementation of aggregated First Nations housing plans, or other</p> <p>More flexibility of activities and funding limits/unit</p> <p>Supports planning that results in:</p> <ul style="list-style-type: none"> • Increased cost efficiencies • Increased building construction quality • Increased leveraging of other financing • Increased training and employment opportunities within the community