



Aboriginal On-Reserve Housing Program Information for British Columbia

“Working Together
For Quality Aboriginal Housing in BC”

About the Aboriginal Housing Committee for British Columbia

The AHC-BC is a partnership of representatives from BC First Nations, CMHC and INAC. The AHC-BC’s mandate is to develop strategies on improving Aboriginal housing in BC and to assist with their implementation.

This document was developed by AHC-BC in cooperation with CMHC and ISC as a reference tool for First Nations communities. It identifies available housing programs and roles and responsibilities in the delivery and administration of those programs. This document is intended for information purposes only.

Roles and Responsibilities

- Non-Profit Housing Program (Section 95)
- Loan Insurance Program with Ministerial Guarantee (MLG)
- Loan Insurance Program without Ministerial Guarantee (MLG)
- Residential Rehabilitation Assistance Program (RRAP)
- Residential Rehabilitation Assistance Program (RRAP) for Persons with Disabilities
- Residential Rehabilitation Assistance Program (RRAP) – Conversion
- Shelter Enhancement Program (SEP)
- Home Adaptation for Seniors Independence Program (HASI)
- Housing Internship Initiative for First Nations and Inuit Youth (HIIFNIY)
- New On-Reserve Housing Approach (NORHA)
- Housing Subsidy
- Renovation Subsidy
- Mould Subsidy
- Non-Capital Mould Expenditures Subsidy

ABORIGINAL ON-RESERVE HOUSING PROGRAMS ROLES AND RESPONSIBILITIES

Program	Eligible Applicants	
Non-Profit Housing Program (Section 95)	First Nations for the construction, purchase, renovation and administration of non-profit rental housing.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Request land encumbrance check ● Submit proposal and secure financing ● Apply for Ministerial Guarantee ● Submit construction package ● Sign and administer loan and operating agreements ● Request progress inspections and payments ● Complete work ● Submit audited final cost certificate, completion certificate, and final code compliance building inspection report by a qualified building inspector ● Select tenants and prepare agreements ● Make loan payments (e.g., from rent revenue) ● Manage operating and replacement reserve bank accounts and budgets ● Inspect and maintain home regularly ● Submit annual audited financial statements 	<ul style="list-style-type: none"> ● Review proposal ● Select and inform successful applicants ● Review direct or external lender loans ● Approve loan insurance application submitted by lender ● Examine house plans, construction method and total cost ● Review bids ● Prepare operating agreement ● Conduct progress inspections and approve loan advances ● Monitor operating agreements ● Provide monthly operating subsidy ● Approve replacement reserve expenses ● Conduct physical condition ● Conduct client visits ● Review annual audited financial statements 	<ul style="list-style-type: none"> ● Issue call letter ● Review funding proposal ● Conduct land encumbrance check ● Verify financing sources ● Provide housing subsidy ● Grant Ministerial Guarantee ● Provide inspection subsidy ● Review completion report

Loan Insurance Program with Ministerial Loan Guarantee (MLG)	First Nations for the construction, purchase, or renovation of rental housing; and Band members who can repay a housing loan.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> • Request encumbrance check • Secure financing • Submit proof of equity • Get permission for land use • Qualify Band member • Apply for Ministerial Guarantee • Make loan payments 	<ul style="list-style-type: none"> • Approve loan application submitted by lender 	<ul style="list-style-type: none"> • Conduct land encumbrance check • Grant Ministerial Guarantee
Loan Insurance Program without Ministerial Loan Guarantee (MLG)	Band members from participating Bands who can repay a loan for the construction, purchase or renovation of a house.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> • Set up trust fund and agreement with CMHC • Secure financing • Submit proof of equity • Qualify Band member • Get permission for land use • Secure land and occupancy rights if desired • Reimburse trust in case of default (contingent liability reduced by 30%) 	<ul style="list-style-type: none"> • Sign trust agreement • Approve loan insurance application • Provide loan insurance • Pay lender 100% of eligible costs, if borrower defaults 	<ul style="list-style-type: none"> • N/A
Residential Rehabilitation Assistance Program (RRAP)	First Nations and Band members to bring housing up to a minimum health and safety level for households with low income.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> • Submit proof of occupant income • Submit application to Delivery Agent or CMHC • Receive bids and return to Delivery Agent or CMHC • Provide promissory note to CMHC • Complete work • Request progress inspections and payments 	<ul style="list-style-type: none"> • Approve applicant income • Conduct initial inspection to determine eligibility • Prepare scope of work and invitation to bid • Review bids and approve loan • Conduct progress inspections • Advance forgivable loan • Monitor forgivable period 	<ul style="list-style-type: none"> • N/A

Residential Rehabilitation Assistance Program (RRAP) for Persons with Disabilities	First Nations and Band members to make the house more accessible for persons with disabilities and low income.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Submit proof of occupant disability and income ● Submit application to Delivery Agent or CMHC ● Receive bids and return to Delivery Agent or CMHC ● Provide promissory note to CMHC ● Complete work ● Request progress inspections and payments 	<ul style="list-style-type: none"> ● Approve applicant disability and income ● Conduct initial inspection to determine eligibility ● Prepare scope of work and invitation to bid ● Review bids and approve loan ● Conduct progress inspections ● Advance forgivable loan ● Monitors forgivable period 	<ul style="list-style-type: none"> ● N/A
Residential Rehabilitation Assistance Program (RRAP) – Conversion	First Nations who want to convert a non-residential building for affordable rental housing.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Submit environmental site assessment ● Complete project viability analysis ● Submit application and supporting documents to Delivery Agent or CMHC ● Receive and return bids to Delivery Agent or CMHC ● Projects up to \$25K sign promissory note; projects \$25K+ apply for Ministerial Guarantee ● Sign operating agreement, complete work ● Request progress inspections and payments ● Administer operating agreement 	<ul style="list-style-type: none"> ● Approve projects ● Conduct initial inspection for eligibility ● Prepare scope of work and bid invitation ● Review bids and approve loans ● Conduct progress inspections ● Advance forgivable loan ● Monitor operating agreement 	<ul style="list-style-type: none"> ● Conduct land encumbrance check ● Grant Ministerial Guarantee, if applicable

Shelter Enhancement Program (SEP)	First Nations for the creation of new or renovation of existing shelters or second stage housing for victims of family violence.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Complete viability analysis of project ● Submit application and supporting documents to CMHC ● Receive and return bids to CMHC ● For renovations, sign loan agreement ● For new projects, sign promissory note, provide BCR, apply for Ministerial Guarantee, and sign operating agreement ● Complete work ● Request progress inspections and payments ● For new projects, administer operating agreement 	<ul style="list-style-type: none"> ● Approve projects ● Conduct initial inspection for eligibility ● Prepare scope of work and bid invitation ● Review bids and approve loans ● For renovations, prepare loan agreement ● For new projects, prepare operating agreement ● Conduct progress inspections ● Advance forgivable loan ● Monitor loan or operating agreements 	<ul style="list-style-type: none"> ● Conduct land encumbrance check ● Grant Ministerial Guarantee, if applicable ● Provide operating assistance
Home Adaptation for Seniors Independence Program (HASI)	First Nations and Band members who are 65+ with low income for minor improvements so they can continue to live in their home independently.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Submit proof of occupancy, occupant income and age ● Submit application to CMHC ● Receive bids and return to CMHC ● Provide promissory note to CMHC ● Complete work ● Submit contractor invoices and declaration by occupant that work is completed ● Request payments 	<ul style="list-style-type: none"> ● Approve applicant income, age and occupancy ● Prepare scope of work and invitation to bid ● Review bids and approve loan ● Conduct monitoring inspections ● Advance forgivable loan ● Monitor forgivable period 	<ul style="list-style-type: none"> ● N/A

Housing Internship Initiative for First Nations and Inuit Youth (HIIFNIY)	First Nations for employment of on-reserve Band members 15-30 years old who are not in school and are unemployed.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Submit application ● Sign contribution agreement ● Select interns ● Submit youth profiles ● Hire youth ● Manage payroll ● Provide supervision ● Contribute towards wages ● Submit time sheets and completion profiles 	<ul style="list-style-type: none"> ● Distribute application packages ● Review applications ● Select and inform successful applicants ● Prepare contribution agreements ● Approve youth profiles ● Issue first payment ● Review time sheets and completion profiles ● Issue final payment 	<ul style="list-style-type: none"> ● N/A
New On-Reserve Housing Approach (NORHA)	First Nations who submitted their five year housing plan before April 2001. <i>*Program discontinued.</i>	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Complete annual reporting requirements ● Implement annual plans ● Indicate if other INAC proposals are part of your NORHA plan 	<ul style="list-style-type: none"> ● N/A 	<ul style="list-style-type: none"> ● Monitor five (5) year plans ● Give priority to NORHA plan proposals on Banking Day

Housing Subsidy	First Nations for the construction or purchase of permanent homes on fully serviced lots for rental or individual homeownership.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Submit Phase 1 Environmental Site Assessment ● If needed, apply for timber permit ● Get permission for land use ● Request land encumbrance check ● Secure additional financing ● Provide proof of equity ● Submit funding proposal ● If needed, apply for Ministerial Guarantee ● Build home within one year ● Submit certificate of completion and final code compliance building inspection report by a qualified building inspector 	<ul style="list-style-type: none"> ● N/A 	<ul style="list-style-type: none"> ● Review funding proposal ● Conduct land encumbrance check ● Verify financing sources ● Provide housing subsidy ● Grant Ministerial Guarantee, if applicable ● Provide inspection subsidy ● Review completion report
Renovation Subsidy	First Nations for renovating homes that are at least 10 years old and are not a non-profit housing project to increase the home lifespan an additional 15 years.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Get inspections and estimates ● Submit funding proposal ● Secure additional financing ● Complete renovation within one year ● Submit certificate of completion and final code compliance building inspection report by a qualified building inspector 	<ul style="list-style-type: none"> ● N/A 	<ul style="list-style-type: none"> ● Review funding proposal ● Conduct land encumbrance check ● Grant Ministerial Guarantee, if applicable ● Provide renovation subsidy ● Review completion report

Mould Subsidy	First Nations for major mould remediation and renovations of homes inspected by Health Canada and where the occupant has a health condition.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Provide Health Canada mould classification report ● Get estimates ● Secure additional financing ● Submit funding proposal ● Complete mould removal and renovation within one year ● Submit certificate of completion and final code compliance building inspection report by a qualified building inspector 	<ul style="list-style-type: none"> ● N/A 	<ul style="list-style-type: none"> ● Review funding proposal ● Conduct land encumbrance check ● Grant Ministerial Guarantee, if applicable ● Provide mould subsidy ● Provide inspection subsidy ● Review completion report
Non-Capital Mould Expenditures Subsidy	First Nations for mould-related expenses (i.e., temporary shelter, clothing, bedding, furniture, etc.) of social assistance (SA) recipients during major mould remediation and renovation projects.	
First Nation	CMHC	INAC
<ul style="list-style-type: none"> ● Verify home occupant is on social assistance and living on-reserve ● Confirm home is mould category 1 or 2 by Health Canada ● Ensure there is an approved associated housing project for displaced SA recipient ● Submit funding proposal for non-capital mould expenditures 	<ul style="list-style-type: none"> ● N/A 	<ul style="list-style-type: none"> ● Review funding proposal ● Conduct land encumbrance check ● Verify application is for on-reserve SA recipient ● Confirm there is an approved associated housing project ● Provide subsidy

**NOTE: Subsidies may or may not cover the total cost of any given project.*

Training Available

These workshops are available for First Nations and Band members.

CMHC

1. Basic Home Maintenance*
2. Arrears Management
3. Client Counseling
4. Developing a Property Management Plan
5. Housing Committees That Work
6. Developing Community Housing Policies
7. Construction Contract Administration
8. Indoor Air Quality Series*
9. Mould Remediation*
10. Builder Series*
11. Renovation Series
12. Heat Recovery Ventilator (HRV) Installation
13. Building Inspector Training
14. Program Delivery
15. Program Administration

*Train-the-Trainer workshops available

ISC

1. Land Management
2. Project Management
3. Contract Administration
4. Developing Effective Community Strategies
5. Climate Change Workshop Series

NRCan

1. R2000 Series
2. Energuide for Houses Series
3. Energy Star Appliance Purchasing Series
4. Heating Ventillation and Air Conditioning (HVAC) Courses from Heating, Refrigeration and Air Condition Institute of BC
5. Wood Energy Technical Training (WETT) Series

First Nations

Your First Nation may offer:

1. Chief and Council Training
2. Administration Staff Training
3. Tenant Workshops

For more information

Please contact each organization directly.



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