



# Practical Guide to Housing Support On-Reserve

BC Region, Indigenous Services Canada  
Version 2020

# Preface

This document is intended as a reference tool to provide First Nations Housing Managers with information to plan, implement, monitor and report Indigenous Services Canada housing program delivery on reserve.

As Indigenous Services Canada (ISC) policies and processes change from time to time, this Guide may be updated periodically. Please check the document link for the latest version. We encourage you to send us your ideas and comments to keep this document current, relevant and useful over time.

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# Introduction

BC Region, Indigenous Services Canada provides housing subsidies to assist First Nations with the development and implementation of their housing strategy. This 2020 version of BC Region's Practical Guide to Housing is intended as a reference tool for First Nation Housing Managers.

Over the years, BC Region, ISC has gathered information from First Nations communities on what is needed for successful housing.

This Guide provides an overview of BC Region's Housing Support Program (HSP) to support Governance, Capacity, Engagement and Affordability, the foundations of successful housing.

Funding guidelines included in this Housing Guide may not all apply for 10-Year Grant funded communities. Please contact your Housing Officer for more information.

## Housing in First Nation Communities

While nationally about three-quarters of homes on-reserve are deemed by First Nation housing managers to be "adequate," issues of overcrowding, poor states of repair, inadequate infrastructure, as well as lack of affordability, are widespread. Long-term improvements have been limited. Housing on-reserve is complex in its processes and outcomes. It is intended to be the responsibility of First Nations, emphasizing First Nation control, expertise, shared responsibilities, and increased access to private sector financing.

Research shows that poor housing conditions can create social and economic exclusion, and have been linked to health and social problems. Access to safe and affordable housing is essential for improving economic and social outcomes and supporting healthy, sustainable First Nation communities. There is a clear need to address the existing backlog of on-reserve housing needs. Support for on-reserve housing stimulates First Nation economies by supporting job creation, training, and business development.

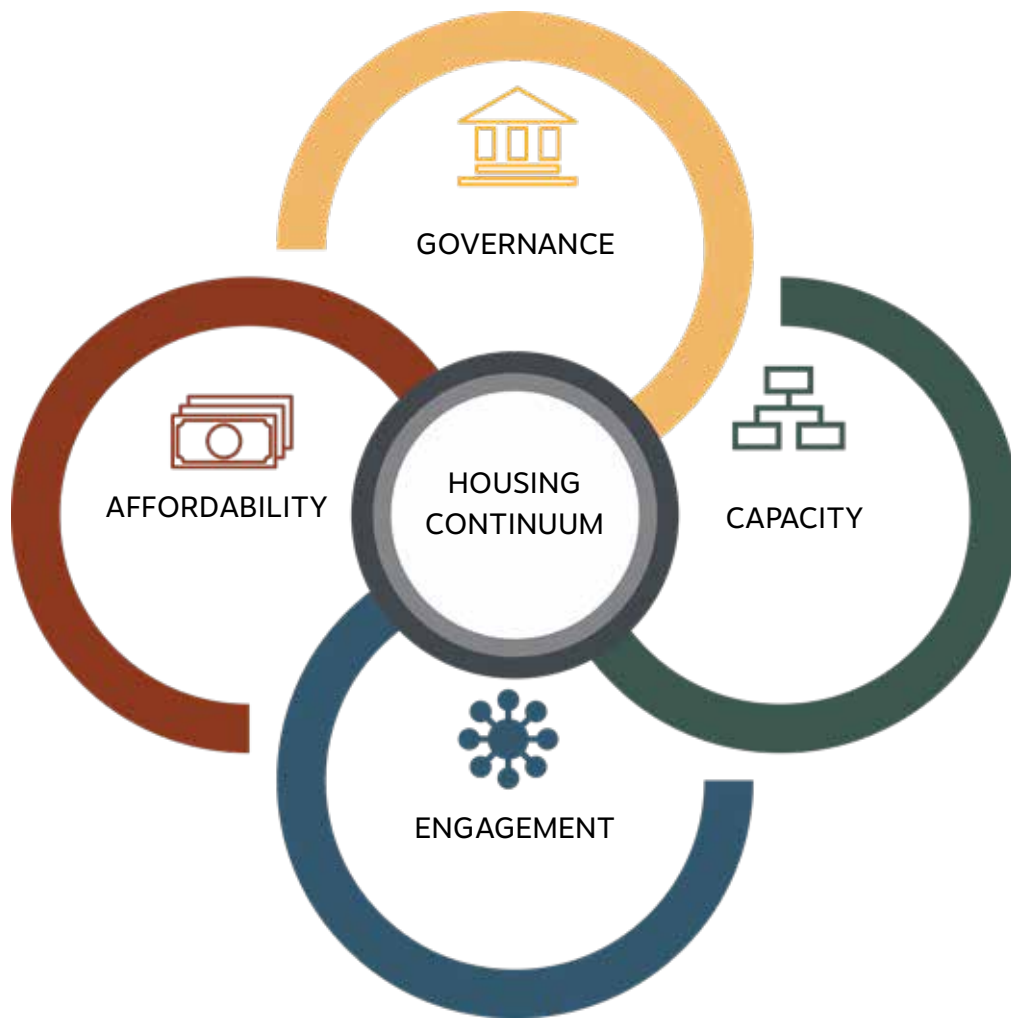
ISC's goal is to work with First Nation governments to support affordable, adequate and sustainable housing.

## Housing Continuum

In 2013-2014, an on-line survey and focus sessions were held in BC Region that provided valuable input into the design of a housing program for First Nation communities on-reserve in British Columbia.

The housing program was designed to support First Nations along a continuum of sustainable housing to develop and implement longer term housing strategies. It was designed with flexibility to support housing related capacity enhancement, training and the creation of housing policies and plans. The program also supports housing renovations and new home construction projects.

The program was founded on four themes that were identified by First Nation communities with successful housing regimes: Governance, Capacity, Engagement, and Affordability.



## Governance

Information gathered from First Nation housing managers across the province over the last 10 years has demonstrated that in order to properly deliver housing programs on-reserve, the housing manager should have support from Chief and Council. Housing Officers on reserve have stated that First Nation politics must remain separate from day to day operations.

## Capacity

Building capacity and establishing strong organization structures are essential to the implementation of a successful community housing strategy and implementation of housing management structures. Some activities may include:

- Development of Housing Policies,
- Establishment of a Housing committee,
- Providing training support and mentorship programs to Housing managers,
- Completing a community's needs assessment,
- Development of a multi-year housing strategy or plan.

## Engagement

To ensure smooth implementation of its housing policies, bands should have community's buy-in and full support. Engagement with members at all levels of its housing policies development is crucial. Members representation on the Housing Committee can often ensure the community's concerns are heard and addressed.

## Affordability

First Nation communities have demonstrated enormous innovation and resilience, in many cases partnering with other communities, organizations and government to strengthen housing stock, develop partnerships, enhance capacity development, leverage funding and improve well-being.

# Housing Support Program (HSP)

The Housing Support Program (HSP), formerly known as the New Approach for Housing Support (NAHS) was launched in 2014. BC Region, ISC provides funding support for housing-related projects through the HSP and provides a wide range of eligible activities and flexibility for First Nations when applying for housing funds.

There are 2 separate Housing Support Program applications. Each application targets the continuum of sustainable housing from planning to construction. Refer to HSP Application section for more information on eligibility and application process. First Nations applicants complete the relevant application(s) which support the housing priorities in their community:



Links to applications:

<https://www.nautsamawt.org/practicalguidetohousingsupports>

## Governance and Capacity Application

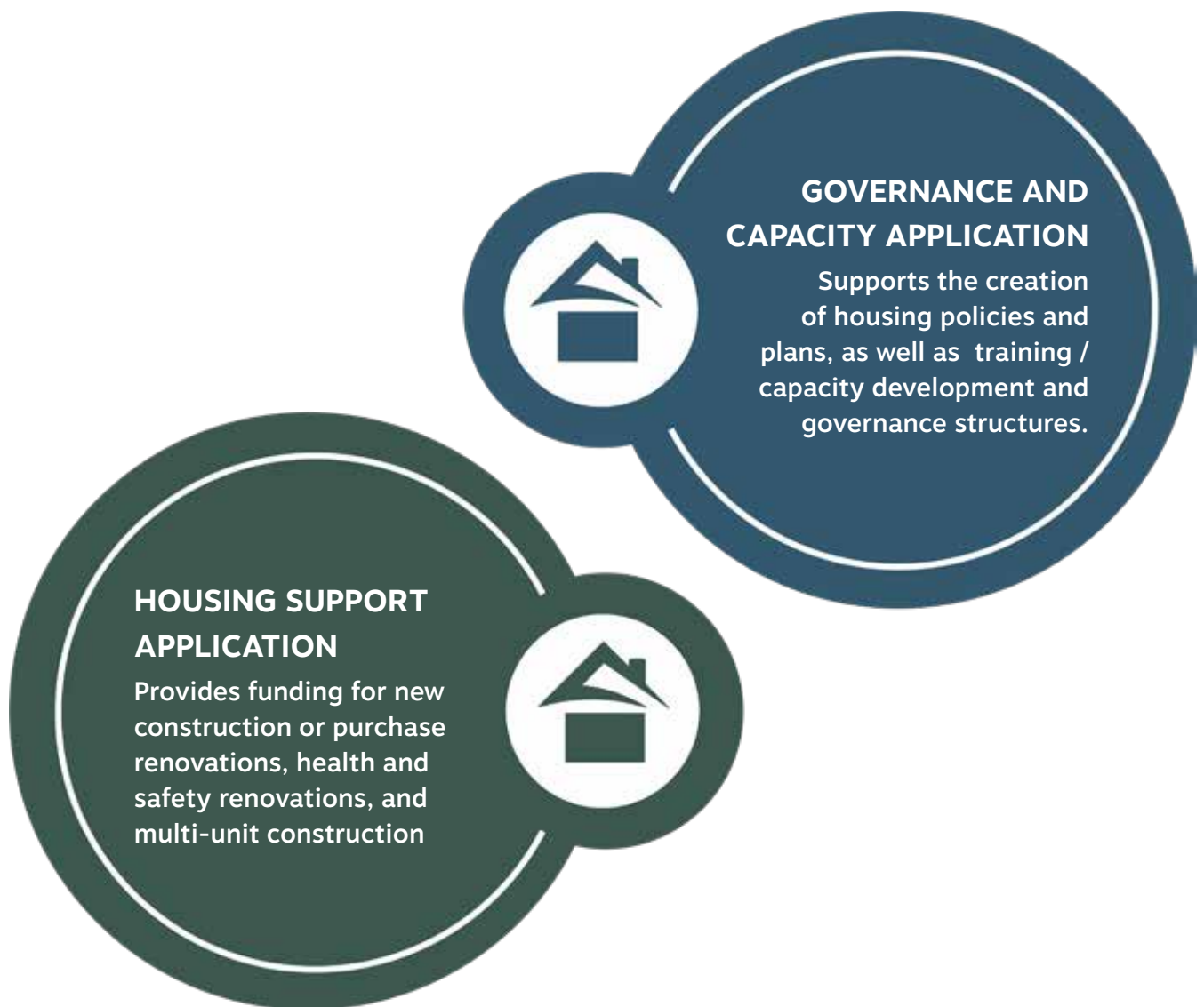
This application supports the creation of housing policies and plans, as well as training/capacity enhancement.

## Housing Support Application

This application provides a flat rate subsidy towards new home construction or purchase, regular and health and safety renovations, and is inclusive of building inspection costs.

It also provides a more flexible approach to multi-unit construction (3 or more units), which includes site preparation.





# Housing Cycle

BC Region, ISC provides housing subsidies to assist First Nations with the construction and purchase of new housing, and for renovations that address structural and health and safety concerns. This guide is intended as a basic how-to guide to access ISC housing funding.

Housing is planned and delivered in a continuous cycle, where each phase is essential to the next. The Housing Cycle's four stage are:

1. Planning
2. Implementation
3. Monitoring
4. Reporting



## Planning

A Housing Plan is achieved by thoroughly assessing and forecasting the community's housing needs. The Housing Plan is often developed in the context of a Comprehensive Community Plan (CPP) – a community planning process.

### Comprehensive Community Planning(CCP)

Comprehensive Community Planning (CPP) enables a community to determine a vision for the future, integrate and link community objectives, and establish community projects and programs that reflect a long-term view of community development. This planning process will consider the sustainable development of all aspects of community development including infrastructure expansion, economic initiatives, land utilization, housing needs and resource usage.



Please refer to [The CCP handbook](#):

[http://www.aadnc-aandc.gc.ca/DAM/DAM-INTER-BC/STAGING/texte-text/ccphb2013\\_1378922610124\\_eng.pdf](http://www.aadnc-aandc.gc.ca/DAM/DAM-INTER-BC/STAGING/texte-text/ccphb2013_1378922610124_eng.pdf)

The implementation of community objectives generated in a CCP exercise will often result in the requirement for new or enhance community infrastructure including housing. The next step is moving from the community objectives to the development of a housing plan.

### First Nation Infrastructure Investment Fund (FNIIP)

First Nations should include their planned housing projects in their First Nation Infrastructure Investment Fund (FNIIP) submission. This will provide a forecast for both First Nations' and ISC's budgeting. Applicants should follow-up with their BC Region, ISC Housing Officer to confirm intentions for making applications to the HSP.

## Housing Plans

First Nations' community and housing needs and plans vary according to geographic, economic, demographic, and cultural factors. Other considerations when developing a Housing Plan:

- The type of housing required
- The type of home ownership (First Nation or individual)
- The type of land tenure (e.g. Certificate of Possession, First Nation leased land, First Nation owned land)
- Infrastructure and lot servicing requirements
- Impact on current community systems, for example water and wastewater systems

A community housing plan should be structured into a long range plan with a duration of 3 to 5 years. Criteria to be considered when developing a housing plan include:

- Project priority: how important is the project to the future of the community and how is the project interconnected with the priorities of other projects
- Project complexity: how much time needs to be invested in developing the project. More complex projects require more planning and more time to develop.
- Project Cost: how will the community finance the project; bank loans, government funding, Grants.
- Project logistics: Project scheduling, contractor and inspector availability,
- Project Environmental Impacts; mitigate measures to minimize environmental impacts
- Project Resources required: community leadership resources need to be available to provide direction to project development.

The Housing Cycle is a continuous process. Each component must be addressed to sustain the cycle, and upon finalizing the current year's housing activities, a new cycle starts. First Nation Housing Managers will find it advantageous to update their Housing Plans to forecast housing needs over the next few years.

## Housing Policies

If you're responsible for managing housing in your community, it's important to have a written policy. Clearly written policies and procedures will help you manage your community's housing in a fair and consistent way. They give your Chief, Council and housing staff guidance and direction – and help home occupants understand their role in housing. A housing policy can include:

- Roles and Responsibilities for;
  - » Chief and Council
  - » Housing Manager
  - » Band member
- Community housing rules and regulations
- Home owners and tenants responsibilities
- Rent regime, including rules for rent collection and rental arrears
- Insurance Policy
- Home Inspections policy
- Repairs
- Eviction Policy
- Pet policy



### Tools and Templates

The BC First Nation Housing Mentorship Program offers a selection of tools and templates to download and use for your own on-reserve housing program. All documents are created in Word making it easy to add your own logo and to adapt the forms to fit your needs.

<https://www.bcfnhousingmentorship.ca/tools-templates>

## Coordinating Approval Processes

Financing is often subject to funding approvals from multiple agencies (e.g. ISC, CMHC, BC Housing, Banks, etc.). In order to develop a realistic project work plan, the Housing Manager needs to be aware of different agency application and approval timelines.

Project work plans and cash flow schedule need to include anticipated timelines for funding approvals and access to funding or financing. This way, the Housing Manager and/or First Nation's administrator can forecast any funding gaps that may require interim financing or additional carrying costs.

## Implementation

The implementation stage assumes that all funding for the project has been approved and the First Nation is ready to move forward on the actual construction, remediation and/or renovation.

### Project Manager

The Project Manager, upon receiving competitive quotes from qualified contractors and trades people, hires those who will build the project. As part of this process the Project Manager requires proof of qualifications, conducts reference checks, and ensures bonding and adequate insurance (such as errors and omissions insurance, workers compensation, and liability insurance). Insurance coverage is critical – appropriate coverage should be discussed with an insurance advisor familiar with the housing industry.

The Project Manager/or Housing Manager should track the project's progress, and notify ISC's Capital Management Officer of any significant delays or situations that may affect the viability or scope of the work that was originally approved.

Subsidies must be spent in the fiscal year funded, (see Terms and Conditions of FIXED and FLEX funding). Completion report due dates must be met. Any ISC funding not spent as per the terms of the funding agreement may be recovered by ISC. Any ISC funding spent on ineligible project expenditures will be recovered by ISC. The Housing Manager should contact an ISC Housing Officer to determine any necessary ISC approval for changes to the project's scope of work, timelines or viability.

The Housing Manager/Project Manager should monitor and ensure that:

- Contracts with contractors are clear and finalized
- All permits are obtained
- The timing of trades and building inspections are coordinated
- A plan for the proper disposal of construction and hazardous materials is in place
- Adequate insurance and workers compensation is in place
- Invoices for services and contracts are recorded
- Any contractor cash holdbacks are in place to address deficiencies
- Any changes to scope of work is approved by the funding agencies
- Cash flow from all funding sources are in place for timely payments to workers and contractors.

## **Building permits and inspections**

### **New construction**

The building inspector must perform inspections at all stages of the project. Types of inspections include (but not limited to):

- Building site
- Foundation
- Framing
- Electrical
- Plumbing
- Insulation
- Natural gas/propane
- Fireplace/wood stove

The final building inspection report verifies that the home has been built in compliance with the applicable building codes.

## Renovations

In the case of renovations, the qualified contractor's initial inspection report specifies the work that will be required to address the building code, health and safety standards, and any structural concerns.

The contractor provides a cost estimate for each work item required. This cost estimate must be included in the application for an ISC renovation subsidy and must be competitive with the industry standards.

Please note that ISC will not accept initial inspection reports that are more than a year old. Any changes to the scope of work are to be addressed as outlined below.

### Change / Increases to the Scope of Work

Where there has been increased costs to changes to the scope of work, the contractor must provide a new report/estimate for the additional work required.

Changes to the original approved activities must be submitted to ISC for approval. The maximum allowable subsidy for the project cannot be exceeded. Any additional expenses are the responsibility of the First Nation.

## Monitoring

### Financial viability

Financial viability is the ability to generate sufficient income to meet operating payments, debt commitments and, where applicable, to allow for growth, while maintaining service levels. For example, this can be demonstrated through rent collection.



#### Financial Viability Tool examples include:

1. Project Financing, Funding and Expense Calculation
2. Annual Rental Revenue and Expenses Calculation of Proposed Project(s)



## Project Inspections and Occupancy

The building inspector's Final Inspection Report is a very important component of the project. The Final Inspection Report confirms that all work is done according to building code or, alternatively, it identifies any deficiencies that need to be addressed.

## Deficiencies and Holdbacks

Deficiencies are work items that have not been completed to building code or other regulatory standards, or items that the contractor has yet to complete.

The Housing Manager normally retains a ten per cent (10%) cash holdback, payable to the contractor once deficiencies are addressed or alternatively, payable to another qualified contractor to complete.

## Building Inspections

The Housing or Project Manager hires qualified inspectors to ensure that work is done in accordance with current British Columbia building codes and regulations. The building inspector's name, certification, and /or qualifications must be confirmed on all housing construction and renovation subsidy applications.

A qualified inspector is an individual who is properly accredited and registered in British Columbia as a building inspector. The following organization provides information on qualification standards:

- Building Officials Associations of BC (BOABC) <https://boabc.org/>

It is strongly recommended to hire inspectors with experience relevant to the scope of work of the project, and who have "errors and omissions insurance".

The building inspector should not be involved in any aspect of the construction, renovation or management of the project. There should be an arm's length relationship between the First Nation, building inspector and contractor. Building inspections should be conducted through every stage of construction and renovation. All activities included in the application, approved for funding by ISC, are required to meet or exceed building code requirements, health and safety standards and structural concerns.



BC Region, ISC requires projects to meet or exceed British Columbia Building Code standards. The BC Building Code can be found at <https://www.bccodes.ca/index.html>

The final project report due to ISC must include a final building inspection report from a qualified building inspector validating the building meets or surpasses the BC building code.



The First Nations National Building Officers Association (FNNBOA) website contains webinars and resources to assist people in First Nation communities who provide residential, commercial and institutional construction and renovation technical services. [www.fnnboa.ca](http://www.fnnboa.ca)

## Reconciling Accounts

At the end of the project, the Housing Manager ensures that all invoices are paid, and all expenditures are fully accounted for. This also serves to confirm expenditures of ISC funding.

## Reporting

Reporting is critical to the successful completion of an ISC funded project, and to a First Nation's eligibility to future ISC housing subsidies.

## Reporting Obligations

It is the Housing Manager's responsibility to ensure that all reporting obligations are being met. With ISC housing subsidies, recipient First Nations are under contract to report on specific projects funded. Reporting is a critical function of project management. Overdue or insufficient reports can halt subsequent ISC funding transfers, including funding transfers for other Capital projects.

ISC reporting requirements and due dates are outlined in the BC Region Program Guide and the Recipient Reporting Guide provided to First Nation communities.

Reporting requirements and due dates specific to the communities' housing project are included in the First Nations funding agreement.

## Progress Reports

ISC may determine, on a case-by-case basis that Progress Reports are required, especially for projects that involve multiple unit construction, renovation and/or require funding beyond the current fiscal year. Progress reports may be required to monitor project management, or changes to the work that was originally approved.

Depending on the scope of the project, Progress Reports may be required for building inspections at different phases of the project. The Housing Manager should clarify specific Progress Report requirements with an ISC Housing Officer.

## Final Report

Completion or Final reports are necessary to meet ISC funding requirements. The Housing Manager must ensure that the project passes final inspection from a qualified building inspector. The completion report confirms the project is complete and the approved scope of work was done. The Final Inspection Report must be provided for each unit along with copies of all required final permits and inspections. The report needs to be dated and signed by a qualified inspector.

Once ISC reviews and accepts the Final Inspection/Completion report, the project will be deemed complete, with no outstanding reporting requirements.



The ISC Reporting Guide contains information reporting forms and data collection instruments.

[www.sac-isc.gc.ca/eng/1573764124180/1573764143080#wb-auto-4](http://www.sac-isc.gc.ca/eng/1573764124180/1573764143080#wb-auto-4)

## Funding Agreement Requirements

As per the funding agreement records and records clause "Recipients shall retain all original financial and non-financial accounts and records, in paper or electronic form, that relate to the Activities and use of Funding under this Agreement, including accounts and records that are required to prepare reports under this

Agreement, for a period of 7 years following the end of the last Fiscal Year to which the records relate. Such records, whether kept in paper or electronic form, must be organized, complete, legible and accessible.”

## Account and Deficiencies

The Housing Manager addresses any construction deficiencies to ensure that contractor’s obligations are fulfilled, and that any financial holdbacks have been appropriately applied.

It is important to confirm that all revenues and expenses for each project are reconciled prior to the end of the fiscal year. This will provide reliable information for:

- Settling any outstanding invoices
- Identifying surpluses
- Forecasting financial needs for the next fiscal year
- Preparing accurate audit information

Subsidies must be spent in the fiscal year funded, (see Terms and Conditions of FIXED and FLEX funding) and reporting requirement and due dates met. Any ISC funding not spent as per the terms of the funding agreement may be recovered by ISC. Any ISC funding spent on ineligible project expenditures will be recovered by ISC.

## Housing Support Program Applications

### Eligibility

The Housing Support Program has two separate applications. 1. Governance and Capacity Application and 2. Housing Support Application. Each application targets the continuum of sustainable housing and supports different outcomes depending on the community’s readiness, capacity and financial situation. Eligible recipients of ISC housing subsidies are First Nation Councils, or delegated authorities (Tribal Council and other eligible organizations).

BC Region, ISC housing subsidies are intended to address justifiable needs and intended for dwellings on First Nation controlled land (reserve or crown land). Subsidies can only be applied to permanent homes that are or will be affixed to

permanent foundations that meet or exceed BC building code regulations.

Subsidies are not intended:

- for housing that can be financed by other means
- to cover 100% of housing costs
- for housing designs and costs that exceed the normal housing standards
- to be applied to multiple units for the same individuals
- to be used for the purpose of economic gain (otherwise known as un-just enrichment)
- to be used to “house-flip” by the owner
- to be applied retroactively to work already completed

First Nation communities should be aware that ISC subsidies are approved subject to funds being available in the ISC regional housing budget. It is strongly advised that First Nations review their housing plan with their Capital Management Officer Infrastructure prior to submitting an application. It is important to plan for funding needs and expenditures to avoid funding shortfalls or interrupted cash flows for projects that span more than one fiscal year. The First Nation should contact an ISC Housing Officer to discuss any concerns about the timing of funding transfers, or multi-year project funding needs.

## Governance and Capacity Application

The Governance and Capacity funding supports the creation of housing policies and plans, as well as training/capacity development.

Examples of common activities under Housing Support Program Governance & Capacity include but are not limited to:

Housing Policy structure may include:

- Create a housing policy to address: wait list eligibility, rental/loan arrears, default and eviction records, tenancy agreements, housing design criteria in addition to codes, etc.
- Establish leadership and membership endorsement of housing policies/plan
- Establish job descriptions
- Outline the organizational structure required to achieve objectives

- Establish a communication strategy for ensuring effective collaboration among parties
- Establish a Maintenance and Inspection Plan
- Create housing policies that compliment Shelter Compliance Policy
- Create default notice and eviction policies
- Establish a succession plan for the Housing Staff/Committee
- Establish support for community development and wellness objectives
- Set up the administration of separate Financial Accounts

### Housing Plans

A Housing Plan structure will describe the current situation identify issues and present solutions, establish needs and requirements and more.



### Housing Policy Creation

A Housing policy addresses housing issues, establishes roles, sets and guides process and more.



### Training & Development

Training and Development includes capacity development, mentorship, community forums, and non post-secondary or certification related training



## GOVERNANCE AND CAPACITY

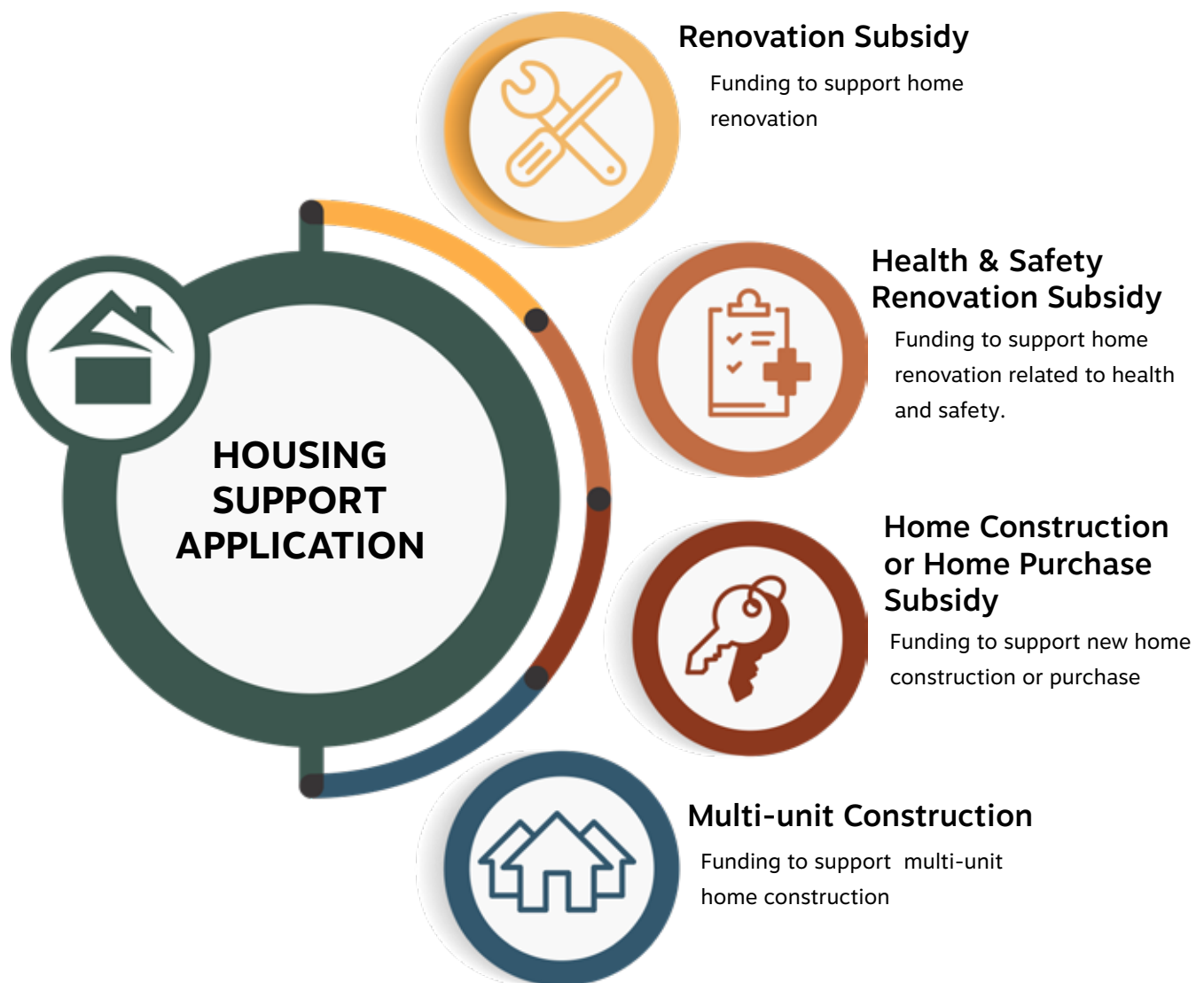


Housing Plan structure may include:

- Outline the current housing situation, including current needs, future needs, and potential ways of securing long-term commitment of funds (includes the method of how this information was gathered: needs assessments, surveys, etc.)
- Identify why the proposed project is needed and what issues/challenges will be addressed (e.g. overcrowding issues and related health and safety problems).
- Establish how the project contributes to the First Nation's community vision
- Establish the type of housing required, home ownership, and land tenure
- Establish the environmental requirements and relevant permits
- Establish a list of measurable objectives (with timelines and who will be involved) that are consistent with identified needs
- Identify potential training opportunities for leadership, administration, and tenants
- Provide an overview of financing, justification of the priority, allocation, and expected outcome (review of existing and forecasted asset management finances/cash flows)
- Establish sources of funds and costs of housing construction, renovations, and maintenance plans
- Establish a plan of when and how progress reporting will occur among all parties involved
- Establish key performance indicators
- Establish support for community development and wellness objectives Training
- Capacity development training/courses
- One on one Mentorship opportunities
- Attending or hosting community Housing forums
- Non post-secondary or certification related training

## Housing Support Application

The Housing Support Application 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. Housing subsidy amounts are based on the particular geographic and economic characteristics of a First Nation community. For example, a coastal First Nation with no road access is eligible for larger subsidy than a First Nation located next to an urban municipality. It also provides a more flexible approach to funding within the categories of new home construction or purchase, regular and health and safety renovations, as well multi unit construction, which includes site preparation.





## Funding Structure for the Housing Support Program

**Renovation Subsidy:** The allowable renovation subsidy for regular renovations (structural and mechanical) is fifty per cent (50%) of a construction/acquisition of a new home subsidy. First Nations must arrange for other financing to cover the cost that exceeds the subsidy amount.

**Health and Safety Renovation Subsidy:** The health and safety renovation subsidy is equal to the new home construction subsidy amount. Some restrictions apply.

**New Home Construction or Home Purchase Subsidy:** A First Nation may be eligible for a full subsidy for the construction or purchase of homes located on-reserve that are affixed to a permanent foundation. Each housing unit may qualify for one subsidy. This includes tiny homes and single family homes.

**Multi-Unit Construction Flat Rate:** A First Nation may be eligible for a flat rate amount towards the construction of multi-unit (3 or more units) homes located on serviced lots, on-reserve. The flat rate includes site preparation (eg. grading and demolition) and inspection costs.

First Nations must arrange for other financing to cover the costs that exceed the subsidy amount. For more information on subsidy and flat rates for your First Nation, please contact your Regional Housing Officer.

## Restrictions

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

- The home is at least ten (10) year old
- The home has not received ISC housing subsidies (new home or renovation) within the last ten (10) years
- Renovations must extend the structural and/or mechanical life expectancy of the home by at least fifteen (15) years
- Work must meet or exceed BC Building Code standards

The following are not eligible for ISC housing subsidy support:

- Cosmetic repairs (such as interior flooring, molding, fixtures and painting) and other non-structural/mechanical items. Some cosmetic repairs may be approved, such as mould remediation work.

- Homes receiving CMHC's Section 95 Social Housing Program up until the mortgage of the home is completely paid off.

## Health and Safety Renovation Criteria

BC Region, ISC provides subsidies to assist First Nations with the renovations of homes that have been identified as a health and safety hazard. Health and safety renovations can be more complicated and more costly than regular renovations. The allowable renovation subsidy for health and safety renovations is the same amount as for the construction or acquisition of a home. First Nations must arrange for financing to cover the cost that exceeds the subsidy amount.

In order to be eligible to receive funding subsidies for health and safety repairs, the First Nation must contact the First Nation Health Authority (FNHA) and arrange for a local Environmental Health Officer (EHO) to visit and assess the home. FNHA then provides the First Nation with an official letter and report.

Upon receiving the letter and report, the First Nation seeks competitive quotes from qualified contractors. Both the FNHA report/letter of assessment and the contractor's quote must be submitted with the application.



## Other Housing Related Information

### Income Assistance – Special Needs program

First Nation members receiving income assistance support may be eligible to access funding for additional living expense as a result of health and safety renovations. The program provides reimbursement for cost such as clothing, bedding, furniture, etc.

Housing Managers should contact an ISC Social Development Officer or a Funding Services Officer for information on making an application.

### Universal/Community-wide Rental Regime

A universal or community wide rental regime lays out the rights and responsibilities of the parties that are consistent with the residential tenancy statutes in the Province of British Columbia.

Communities are required to have a fully implemented universal or community wide rental regime. The rental regime, including rent collection must be applied to all band-owned homes on-reserve. The policy must describe the collection, terms and conditions and rental rates. This supports the principle of fairness and transparency.

Please reference the on-line policy for more information.

<https://www.sac-isc.gc.ca/eng/1484944009933/1533304463313>

### Ministerial Loan Guarantee (MLG)

The ISC Ministerial Loan Guarantee (MLG) assists First Nations and their members to secure loans from financial lending institutions for the purposes of constructing, purchasing and renovating homes on-reserve. Provision of the MLG is subject to a number of conditions, including the following:

- the First Nation does not have any outstanding reporting with ISC
- the lot must be serviced (e.g., with road, water/sewer and electrical)
- encumbrances on the land (e.g., Certificates of Possession or leases) do

not prevent its use for residential (or intended) purposes

- the land on which the housing is to be situated is under the control of the Council, the First Nation or the member
- the First Nation is financially solvent and has no outstanding audit issues with ISC
- the applicant is a First Nation or status Indian as defined by the Indian Act
- an acceptable Environmental Site Assessment has been conducted
- there are no outstanding defaults on loans associated with the property.

The First Nation Council will want to carefully consider a decision to apply for a Ministerial Loan Guarantee. In the event of a loan default, the MLG provides for the lender to recover its losses from the Department of Indigenous Services. ISC will then recover those losses from the First Nation. Given that the First Nation is ultimately responsible for the loan, a defaulting individual (or First Nation Council) can affect the First Nation's solvency and ability to provide community programs. First Nations should carefully screen loan applicants' qualifications and monitor loan repayments.

## Serviced Lots

Serviced lots are lots that provide road access, water, sewer and electrification. ISC's housing subsidy eligibility criteria includes mandatory requirements for lot servicing.

Water may be provided through individual wells, or local or community-wide piped systems. Sewer may be provided through on-site septic systems, or local or community-wide piped systems. Electrification is usually available through community-wide systems.

Application for projects that have their own water source and septic system, or for those that require new or repaired water and septic systems, should include the following First Nations Health Authority report:

- Water systems pump test to verify quantity
- Verification that potable (drinking water meets health standards)
- Approval of septic systems construction and operation.

Where a lot is serviced by community infrastructure utilities, the subsidy application must verify that the home will be connected to the existing system and the new connections are within the capacity range of the current community systems.

Digging of a well, installation of an individual septic tank/field or renovation/replacement of existing individual water/waste water systems are eligible expenditures under ISC housing program. The cost should form part of the Housing Support Program application.

Upgrades or renovations to existing water and waste water community systems don't form part of the housing program. Please contact your Capital Management Officer for more information.

## Timber Permits

A timber permit may be required if marketable timber is removed to allow for newly constructed or purchased homes.

A timber permit will be required if the value of the timber to be cleared is estimated to be \$10,000 or more and/or if the cleared timber (which may be valued at less than \$10,000) will be transported and sold off-reserve.

If a timber permit is not necessary, the First Nation will be asked to make a statutory declaration that the timber's value is less than \$10,000 and/or that it will not be transported and sold off-reserve.

Timber Permit regulations are administered by ISC's Land and Economic Development Directorate. The Housing Manager is encouraged to confirm current policies and regulations with the proper ISC officer.

## Environmental Impact Assessment Act

An Environmental Assessment Review may be required for all new construction projects. BC Region, ISC is responsible to initiate the review process. The environmental assessment determines whether a project is likely to cause significant adverse environmental effects.

BC Region, ISC housing subsidies do not fund environmental assessment cost.

The Housing Manager should contact an ISC Housing Officer or Environmental Officer to confirm environmental requirements.

## Funding Agreements

### 10 Year Grant funded First Nations

For First Nations in a 10-Year Grant agreement, access to housing is subject to health and safety priorities and the availability of funding in the Region. Funding guidelines included in this Housing Guide may not apply for all 10-year Grant funded communities. Please contact your Funding Services Officer or Regional Housing Officer for more information.

### Block Funded Funding Agreements

First Nations with block funding agreements must demonstrate how they use their capital and housing block on high priority items, including housing, before receiving additional funds from the housing program.

### Access to Housing Subsidies for Block Funding First Nations

Block funded recipients seeking support in addition to their annual housing allocation must demonstrate that their capital allocation has been used to address high priority projects. Audited financial statements and submitted completion reports will be used to validate planned block projects with actual expenditures before accepting additional capital projects for funding.

## Funding Approaches

Under the First Nation Funding Agreement, Housing Subsidies may be allocated as FIXED or FLEX funding.

### FIXED funding approach

A First Nation community may retain and spend any unexpended FIXED funding from a Fiscal Year in respect to the housing proposal in the following First Year, if the following conditions are met:

If the delivery requirements for the approved funding are not completed:

- On the same proposal activities the following fiscal year
- On similar activities with the same purpose of the initial proposal for which

the FIXED funding was provided

If all delivery requirements for the approved proposal have been completed:

- On activities that are similar and have the same purpose of the activity for which the FIXED funding was provided
- On different activities in accordance with a plan that is submitted and approved by ISC.

### **FLEX funding approach**

A First Nation community may carry forward any surpluses and unexpended FLEX funding from a Fiscal Year in respect to the housing proposal in the following First Year and spend:

- On the same proposal activities the following fiscal year
- On activities that are similar and have the same purpose of the activity for which the FIXED funding was provided
- On different activities in accordance with a plan that is submitted and approved by ISC.

Any unexpended funds remaining in the last year for the First Nation funding agreement may be recovered.



# Home Care and Home Maintenance Tips and Checklists

It is important for all home owners and tenants to follow good home maintenance practices and schedule regular home maintenance. Here are some sample checklists for monthly and annual home maintenance.

## Monthly Home Maintenance Checklist:

- ☐ **Replace Furnace Filters:** Your furnace filter becomes clogged with dust, dirt, pet dander, and other particles. Replacing your filter every month will ensure your furnace is running efficiently and will increase the indoor air quality of your home.
- ☐ **Clean the Grills of Your Wall Furnace:** If you have an electric wall furnace, you'll want to clean the grills to get rid of any dirt and dust buildup. Soak the filter in a bucket of warm soapy water. Note: Make sure you turn the breaker off before you remove the grill, and ensure it is completely dry before you re-install it.
- ☐ **Check Your Fire Extinguishers:** Fire extinguishers can save lives, which is why it is important to check they're in working order every month. Do this by making sure the seals are intact, looking for any damage, and checking the pressure by using the test indicator.
- ☐ **Clean Your Range Hood Filter:** After removing the grease filter from your range hood, soak it in warm soapy water with some baking soda. Then scrub them with a non-abrasive brush, rinse, and dry to ensure your filter is working to its full potential.
- ☐ **Test Smoke Detectors & Carbon Monoxide Detectors:** It is super easy to test smoke and carbon monoxide detectors. Simply press and hold the test button and wait for a loud, alarm-like noise. If the sound is weak or the detector is silent, replace the batteries immediately. Note: Do not use old batteries in smoke or carbon monoxide detectors.



## Quarterly Home Maintenance Checklist:

- ☐ **Vacuum the Lint Ducts and Surrounding Areas of Your Dryer:**  
Regularly vacuuming the lint ducts and surround area of your dryer can reduce the risk of fires. Remove your lint filter from the dryer and vacuum the lint trap housing. Also, disconnect the dryer duct and vacuum the duct work.
- ☐ **Check for Frayed Cords:** Starting in the basement, work your way through each electronic device or appliance that is plugged in and check for any frayed cord wires or cables. If frayed, replace immediately
- ☐ **Inspect Caulking Around Sinks, Tubs & Showers:** Check the caulking around tubs, showers, and sinks to ensure there are no leaks. Leaks can result in damp patches, which can lead to mould in your kitchen, bathroom, and laundry room. If you notice any gaps, re-caulk as soon as possible.
- ☐ **Clean Out Your Washer's Inlet Filters & Check for Any Leaks:**  
Your washing machine's inlet filters help filter out any debris or mineral deposits from the water in the machine. It is important to regularly clean them in warm soapy water every three months. Replace when necessary. Note: Always turn off the water supply BEFORE removing the inlet filters. Follow the manufacturers' instructions when removing inlet filters.

## Annual Home Maintenance Checklist:

### Spring Cleaning:

- ☐ **Roof:** Inspect the roofs surface, flashing, eaves, and soffits. Clean out the gutters and downspouts and check for proper drainage. Repair any weak areas.
- ☐ **Caulking:** Inspect any exterior caulking and fill cracks and caulk edges as soon as possible.
- ☐ **Windows and Doors:** Clean window and door screens and repaint windowsills, doorsills, and thresholds, if needed.
- ☐ **Air Conditioners:** When the warmer months hit, it is important to clean your air conditioner. After disconnecting it, simply spray the unit with a water hose to clean off loose debris and spray the outside with coil cleaner.
- ☐ **Septic Tanks:** Have a professional check your septic tanks. Watch for back up throughout the year.

### Fall Cleaning:

- ☐ **Roof:** Inspect the roofs surface, flashing, eaves, and soffits. Clean out the gutters and downspouts and check for proper drainage. Repair any weak areas.
- ☐ **Caulking:** Inspect any exterior caulking, and fill cracks and caulk edges as soon as possible.
- ☐ **Siding:** Inspect and clean siding. Make any repairs if necessary.
- ☐ **Windows and Doors:** Inspect window and door weather stripping and repair if needed.
- ☐ **Thermostat Sensor:** Clean your thermostat's heat sensor, contact points, and contacts. Check accuracy.
- ☐ **Outdoor Faucets:** Turn off any outdoor faucets and drain hoses.

## Other Home Care and Home Maintenance Resources

<b>BC Housing Maintenance Matters, a series of bulletins and videos with practical information on maintaining the building envelope</b>	<a href="http://www.bchousing.org/licensing-consumer-services/new-homes/maintenance-homes">www.bchousing.org/licensing-consumer-services/new-homes/maintenance-homes</a>
<b>Identify, Prevent and Clean up Mould in Housing - CMHC</b>	<a href="https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/indigenous-housing/develop-manage-indigenous-housing/maintenance-solutions/mould-in-housing/information-for-housing-managers">https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/indigenous-housing/develop-manage-indigenous-housing/maintenance-solutions/mould-in-housing/information-for-housing-managers</a>
<b>Lowe's Canada Home Maintenance Checklist</b>	<a href="https://www.lowes.ca/ideas-how-to/inspiration/home-maintenance-checklist">https://www.lowes.ca/ideas-how-to/inspiration/home-maintenance-checklist</a>
<b>Maintenance Planning Guide for First Nation Communities - CMHC</b>	<a href="https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/indigenous-housing/develop-manage-indigenous-housing/maintenance-solutions/maintenance-planning-guide-first-nation-communities">https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/indigenous-housing/develop-manage-indigenous-housing/maintenance-solutions/maintenance-planning-guide-first-nation-communities</a>
<b>Practical Guide to Fire Protection</b>	<a href="http://www.nautsamawt.org/practicalguidetofireprotection">www.nautsamawt.org/practicalguidetofireprotection</a>

# Glossary

## **Annual Housing Plan**

Communities develop annual housing plans to track and manage housing needs and activities for a given year. The plan can include such items as projected revenue and expenses, housing inventory, ownership status, list of repairs and projected new construction and repairs for the coming year.

## **Impact Assessment Act**

Protecting the environment while building a strong economy is a challenge for all Canadians. The Impact Assessment Act (replacing the Canadian Environmental Assessment Act) establishes requirements that helps to eliminate or reduce a project's potential impact on the environment before a project begins. Project on reserve land must meet all requirements from the Act.

## **BC Housing Maintenance Matters**

A series of bulletins and videos with practical information on maintaining the building envelope: Consumer - Maintenance & Renewals ([bchousing.org](http://bchousing.org))

## **Completion Report**

The final report (which includes a final building inspection report) that First Nation submits to ISC once a project is completed.

## **Comprehensive Community Planning (CCP)**

ISC supports long-term community-based planning by First Nations and encourages a community-led, integrated approach to all aspects of community planning. Within a CCP framework, planning for housing is done in concert with other planning elements, relating to land, infrastructure and services. For more information on Comprehensive Community Planning see ISC's CCP Handbook at [https://www.aadnc-aandc.gc.ca/DAM/DAM-INTER-BC/STAGING/texte-text/ccphb2013\\_1378922610124\\_eng.pdf](https://www.aadnc-aandc.gc.ca/DAM/DAM-INTER-BC/STAGING/texte-text/ccphb2013_1378922610124_eng.pdf)

## **Contingency Funds**

Funds set aside by First Nations to address future operation and maintenance costs, usually budgeted for and sources from initial funding or from other Band revenue streams such as rent or loan repayment.

## **Deficiencies**

Building Deficiencies: Refers to defects in housing materials and/or workmanship, or incomplete work. Financial Deficiencies: Refers to financial shortfalls or holdbacks.

## **Final Inspection Report**

The report writing upon completion of a housing project by a qualified building inspector, engineer or other expert as required by the type and scope of work done.

## **Holdback**

As a construction industry standard, a percentage of the project cost is withheld by the client until satisfactory completion of all aspects of the project. Prudent practice is to holdback final payment to contractors until all deficiencies are addressed and final inspection is satisfactory.

## **Housing and Infrastructure Asset Report (H&IA)**

As part of ISC housing and infrastructure management regimes, First Nations are required to submit an annual report to ISC on the status and condition of on-reserve housing infrastructure. This report assists the community with asset management, planning for long-term capital needs, and with identifying capital operation and maintenance support required by ISC. ISC also use the H&IA report data to calculate the First Nation Fire Protection Training funding (\$60 per house)

## **Housing Manager**

Person employed by a Band to deliver the First Nation's housing program. Depending on the First Nation's size and organization, this may be an ongoing or short-term, project driven role.

## **Identify and Prevent Mould**

Mould in housing: <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/indigenous-housing/develop-manage-indigenous-housing/maintenance-solutions/mould-in-housing>

## **Ministerial Loan Guarantee (MLG)**

Section 89 of the Indian Act restricts reserve land from being mortgaged or held as security. A loan guarantee by the ISC Minister can be obtained by a Band to guarantee money borrowed from a commercial lender. In the event of a default, the Minister can recover monies from the Band that ISC paid to the lender as a loan guarantee.

## **Progress Report**

First Nation who received funding from the department must submit regular progress reports on capital and housing projects in order to trigger the release of funds. Progress reports include information on the status of a project, revenues, expenditures and additional funding needs.

## **Project Manager**

In some cases a First Nation's Housing Manager is also the Project Manager or the First Nation may assign/contract a Project Manager to carry out specific duties. The Project Manager is the person responsible for overseeing the project to completion.

## **Regional Housing Officer**

The ISC Regional Housing Officers assigned to the operational delivery of regional ISC housing program support.

## Resources, Tools and References

<b>Asset Management Guide</b>	<a href="https://www.nautsamawt.org/assetmanagementguide">https://www.nautsamawt.org/assetmanagementguide</a>
<b>BC Building Code</b>	<a href="http://www.bccodes.ca">www.bccodes.ca</a>
<b>BC Housing</b>	<a href="http://www.bchousing.org/indigenous">www.bchousing.org/indigenous</a>
<b>BC Housing Mentorship Program</b>	<a href="http://www.bcfnhousingmentorship.ca">www.bcfnhousingmentorship.ca</a>
<b>BC Hydro</b>	<a href="https://www.bchydro.com/powersmart/residential/buying-a-home/features-energy-efficient-home.html">https://www.bchydro.com/powersmart/residential/buying-a-home/features-energy-efficient-home.html</a>
<b>BC Ministry of Energy, Mines &amp; Petroleum Resources, Community Clean Energy Branch</b>	<a href="http://www.gov.bc.ca/cleanenergyprojects-fundingopportunities">www.gov.bc.ca/cleanenergyprojects-fundingopportunities</a>
<b>Clean Energy</b>	<a href="http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/electricity-alternative-energy/community-energy-solutions/funding_opportunities_clean_community_energy_bc.pdf">www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/electricity-alternative-energy/community-energy-solutions/funding_opportunities_clean_community_energy_bc.pdf</a>
<b>CMHC Housing Managers Toolkit and Skills Development Workshops</b>	<a href="https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/indigenous-housing/develop-manage-indigenous-housing">https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/indigenous-housing/develop-manage-indigenous-housing</a>
<b>Evaluation of On-Reserve Housing (Jan 2017)</b>	<a href="https://www.rcaanc-cirnac.gc.ca/eng/1506018589105/1555328867826">https://www.rcaanc-cirnac.gc.ca/eng/1506018589105/1555328867826</a>
<b>Fire Protection Manual</b>	<a href="https://www.nautsamawt.org/practicalguidetofireprotection">https://www.nautsamawt.org/practicalguidetofireprotection</a>
<b>First Nations Housing Professionals Association</b>	<a href="http://www.fnhpa.ca">www.fnhpa.ca</a>
<b>First Nations Market Housing Fund (FNMHF)</b>	<a href="http://www.fnmhf.ca">www.fnmhf.ca</a>
<b>First Nations National Building Officers Association (FNNBOA)</b>	<a href="http://www.fnnboa.ca">www.fnnboa.ca</a>
<b>Fortis BC</b>	<a href="http://www.fortisbc.com/in-your-community/indigenous-relations/energy-efficiency-programs-for-indigenous-communities">www.fortisbc.com/in-your-community/indigenous-relations/energy-efficiency-programs-for-indigenous-communities</a>
<b>ISC First Nations Housing:</b>	<a href="https://www.sac-isc.gc.ca/eng/1100100010715/1521125087940">https://www.sac-isc.gc.ca/eng/1100100010715/1521125087940</a>

<b>Level of Service Standards (LOSS) for infrastructure:</b>	<a href="https://www.sac-isc.gc.ca/eng/1100100010585/1533644999181">https://www.sac-isc.gc.ca/eng/1100100010585/1533644999181</a>
<b>Naut'sa mawt Policy Toolkit</b>	<a href="mailto:toolkit@nautsamawt.com">toolkit@nautsamawt.com</a>
<b>Practical Guide to Capital Projects</b>	<a href="https://www.nautsamawt.org/practicalguidetocapitalprojects">https://www.nautsamawt.org/practicalguidetocapitalprojects</a>
<b>Program Guide</b>	<a href="http://www.afoabc.org/?s=Program+Guide">www.afoabc.org/?s=Program+Guide</a>
<b>Vancouver Island University First Nations Housing Manager</b>	<a href="https://www.viu.ca/programs/trades-applied-technology/first-nations-housing-manager">https://www.viu.ca/programs/trades-applied-technology/first-nations-housing-manager</a>
<b>WorkSafeBC</b>	<a href="https://www.worksafebc.com/en">https://www.worksafebc.com/en</a>





Indigenous Services  
Canada

Services aux  
Autochtones Canada

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# **HOUSING SUPPORT PROGRAM (HSP)**

## **Project Application**

**BC Region, Indigenous Services Canada**

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## GETTING STARTED

### Overview

This application template must be used to apply for the following Housing Support Projects:

**Regular Renovation**

- Half subsidy provided for the basic renovation of homes located on-reserve

**Health and Safety Renovation**

- Subsidy provided for the remediation renovation of health and safety issues of homes located on-reserve

**New Home Construction or Purchase**

- Subsidy provided for the construction or purchase of permanent homes located on-reserve including tiny home construction and small single family homes

**Multi-Unit Construction**

- Flat rate provided towards the construction of multi-unit (3 or more units) residential buildings up to 6 units, which includes site preparation costs (eg. Grading and demolition) and inspection costs

ISC BC Region housing funding is intended to address justifiable needs.

Building inspection costs are included in the subsidy amounts.

ISC BC Region housing funding is not intended for the following:

- For housing that can be financed by other means
- For housing designs and costs that exceed normal housing standards
- To cover 100% of the project costs
- To be applied to multiple units for the same individual
- To be used for the purpose of economic gain (otherwise known as unjust enrichment)
- To be used to “house flip” by the owner
- To be applied retroactively to work done in previous fiscal years

All approvals are subject to available Indigenous Services Canada (ISC) funding and scope of project. Approved projects may be subject to compliance audits.

All projects will be required to provide completion and building inspections reports.

The applicant must attach a BCR confirming: project deliverables, First Nation’s contribution to total project cost, and all other sources of funding.

Refer to **ANNEX** for further details as well as eligible activities and ISC funding levels to complete the application.



## Housing Support Project Application Checklist

**NOTE** - A checkmark in each project description column indicates required documentation that must be submitted.  
**CMHC Section 95 New Construction Subsidy** – Applicants only need to complete the separate 2 page application included at the end of this document titled “**Housing Support Project - CMHC Section 95 Subsidy Application**”.  
Please contact your ISC Housing Officer for any questions regarding required documentation.

		New Home Construction or Purchase	CMHC Sec. 95 New Home Construction	Regular Renovation	Health and Safety Renovation	Multi-Units
<input type="checkbox"/>	Completed Application	✓	✓	✓	✓	✓
<input type="checkbox"/>	Detailed Construction Cost Estimate(s)	✓		✓	✓	✓
<input type="checkbox"/>	Timber Permit (if applicable)	✓				✓
<input type="checkbox"/>	Land Encumbrance	✓				✓
<input type="checkbox"/>	First Nations Health Authority (FNHA) Permit for Water	✓				✓
<input type="checkbox"/>	First Nations Health Authority (FNHA) Permit for Sewer	✓				✓
<input type="checkbox"/>	Loan Commitment Letter from Bank (if applicable)	✓				✓
<input type="checkbox"/>	Block Funded Band Request for Additional Capital for Block Funded Applicants	✓		✓	✓	✓
<input type="checkbox"/>	First Nations Health Authority (FNHA) Environmental Health Officer report				✓	
<input type="checkbox"/>	Copy of CMHC On-Reserve Non Profit Housing Program (NHA Section 95) Application		✓			
<input type="checkbox"/>	Hazardous Materials Remediation Contractor Qualification (if applicable)			✓	✓	✓
<input type="checkbox"/>	Technical design for any necessary infrastructure such as water, sewer and/or geotechnical (if applicable)					✓
<input type="checkbox"/>	Band Council Resolution (BCR) confirming: <ul style="list-style-type: none"> <li>• Project deliverables</li> <li>• First Nation's contribution to total project cost</li> <li>• All other sources of funding</li> </ul>	✓	✓	✓	✓	✓

Completed applications must be sent to: [aadnc.housingbc-logementcb.aandc@canada.ca](mailto:aadnc.housingbc-logementcb.aandc@canada.ca)



## HOUSING SUPPORT PROGRAM PROJECT APPLICATION

Project Overview			
Applicant Information			
First Nation Name		First Nation Band Number	
Mailing Address			
City/Town		Province	Postal Code
Telephone Number		Extension	Email
PROJECT LEAD CONTACT			
Name		Provide Secondary Name and Contact Info (if applicable)	
Title/Position			
Telephone Number	Extension	Email	
Project Description			
Total Project Cost:		Total ISC Funding Requested:	
Project Description:			

## PROJECT DETAILS / REPORTING TOOL

[illegible]

<sup>2</sup>Timber Permit - A timber permit is required if the project involves the removal of timber with a value estimated at \$10,000.00 or more and/or involves the transport or sale of the timber off reserve.



## Declaration

The information provided is accurate to the best of my knowledge.

I confirm that I have delegated authority to sign on behalf of the First Nation.

\_\_\_\_\_ First Nation(s)

\_\_\_\_\_  
Name (Printed)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date (DD/MM/YYYY)



## Inspector Qualification/Certification Declaration Form

First Nation Name:	
First Nation Band Number:	
Project Title and Location:	
Project Description:	
Inspector Qualifications <sup>1</sup> (include Certificate of Qualifications and Registration Number):	
<input type="checkbox"/>	Certified Building Officers Association of BC (BOABC) member
<input type="checkbox"/>	<p>A Qualified Inspector – Professional qualification/designation: _____</p> <p><i>A Qualified Inspector must have qualifications or certification to perform building code inspections from a recognized professional industry organization. A professional engineer or architect skilled in the work concerned is considered to be qualified to perform building code inspections and provide evidence that inspections have been undertaken by an independent qualified inspector.</i></p>
<input type="checkbox"/>	Other: _____
<b>Inspectors Declaration:</b> I certify that I have conducted a full and complete inspection of the project in accordance with the relevant professional standards for the purpose of verifying that the construction complies with the applicable current building code. I recognize that this declaration is issued to the First Nation/Band and further recognize ISC may use it for the purpose of making decisions related to the funding and reporting of this project.	

1. Inspector Qualification – The applicant must attach a copy of the certificate of qualifications and registration number of the named individual. A qualified inspector is an individual who is properly accredited and registered in British Columbia (BC) as a BC Building Code inspector with the Building Officers Associations of BC (BOABC). A professional engineer or architect skilled in the work concerned is also considered to be qualified to perform building code inspections and provide evidence that inspections have been undertaken by an independent qualified inspector. Once the project is complete, if an engineer or architect has been identified as the building inspector, the Inspector Qualification/Certification Declaration form must be completed in full and attached to the completion report.





The building inspector must perform inspections at all stages of the project for new construction. Types of inspections include (but are not limited to):

<input type="checkbox"/>	Building Site	<input type="checkbox"/>	Insulation
<input type="checkbox"/>	Foundation	<input type="checkbox"/>	Natural gas/propane
<input type="checkbox"/>	Framing	<input type="checkbox"/>	Fireplace/woodstove
<input type="checkbox"/>	Electrical	<input type="checkbox"/>	Completion
<input type="checkbox"/>	Plumbing	<input type="checkbox"/>	The Final Inspection report verifies that the home has been built in compliance with applicable building codes.

#### Inspectors Declaration:

I am qualified to inspect for code compliance to the applicable current Building Code. I, the undersigned, certify that I am a fully-qualified inspector possessing the professional qualifications set out in the above and that I confirm that I have no private, personal, business, commercial or other interest that could influence or appear to influence my objectivity in performing the inspection.

Name of Inspector:

Signature:

Date:

#### First Nation/Band's Declaration:

I hereby certify that the information provided on this form is accurate to the best of my knowledge. I understand that this information may be used by ISC for the purposes of funding, reporting and compliance. A copy of this form will be retained in the First Nation/Band records.

First Nation Band Name:

First Nation Band  
Number:

Email:

Name of Band  
Manager/Administrator:

Signature:

Date:



## ANNEX

### Housing Support Project Criteria and Eligibility

<b>FUNDING</b>	<ul style="list-style-type: none"><li>• Housing Support Project subsidy funding ranges from \$35,000 up to \$71,000 per home for new construction and health and safety renovations; half subsidy for regular renovations</li><li>• 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</li><li>• Housing Support Project funding is dependent upon the type of activity: health and safety renovation, regular renovation, new home construction or purchase and is inclusive of building inspection costs<ul style="list-style-type: none"><li>• New Home Construction or Purchase (included tiny homes and small homes)</li><li>• Health and Safety Renovation</li><li>• Regular Renovation</li></ul></li></ul> <p><b>What's New:</b></p> <ul style="list-style-type: none"><li>• Multi-Units – Provides a flat rate subsidy towards new home construction or purchase for multi-unit construction for up to six units, which includes site preparation and inspection costs. First Nations are encouraged to seek other financing to cover the costs that exceeds the subsidy amounts.<ul style="list-style-type: none"><li>• Zone 1 and 2 \$100,000</li><li>• Zone 3 \$125,000</li><li>• Zone 4 \$150,000</li></ul></li><li>• Project Details/Reporting Tool - 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 half subsidy amount. Detailed project information and reporting will be required to show scope of work, cost estimates and actuals. Template to be used to outline scope of work and estimated costs per unit. The same template can be used to track actuals once the project is complete. One sheet per unit.</li></ul>
<b>ELIGIBLE RECIPIENT CRITERIA</b>	<ul style="list-style-type: none"><li>• Eligible recipients to remain consistent with Capital Program policies and Treasury Board requirements</li><li>• Block funded First Nation's eligibility is subject to BC Region ISC's "Access to Additional Capital Guidelines for Block-Funded Recipients"</li><li>• Self-Government/Treaty First Nations/10 Year Grants' eligibility is subject to the terms of their Fiscal Financial Agreements</li><li>• Housing Support projects should be identified on the First Nation Infrastructure Investment Plan (FNIIP) submission</li></ul>



<b>ELIGIBLE ACTIVITIES FOR ISC FUNDING</b>	<p>Activities consistent with Treasury Board requirements and Capital Program policies including Level of Service Standards (LOSS) <a href="https://www.sac-isc.gc.ca">Policies and directives for infrastructure in First Nation communities (sac-isc.gc.ca)</a></p> <ul style="list-style-type: none"><li>• Eligible activities include but are not limited to:<ul style="list-style-type: none"><li>• New construction projects must meet the existing housing needs as per the First Nation's housing plan</li><li>• Regular and health and safety renovation projects must 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</li><li>• Homes that have not received previous ISC housing subsidies (new home or renovation) within the last 10 years are eligible</li><li>• The housing unit, whether it is stick built/modular/trailer, must be permanently fixed to a foundation</li><li>• Site preparation activities such as: grading; demolition; timber clearing; and the connection of services from the road to the new home</li></ul></li><li>• Building inspection costs are included in the subsidy amounts</li><li>• The ISC subsidy is only provided for First Nation owned projects occurring on unencumbered on-reserve land. This does not include designated reserve land and Certificate of Possession (CP) leased lands as these are considered encumbered. For individually owned projects, a certificate of possession will be eligible for subsidy as long as the CP is in the name of the applicant.</li></ul>
<b>INELIGIBLE ACTIVITIES FOR ISC FUNDING</b>	<ul style="list-style-type: none"><li>• Aesthetic repairs (such as interior flooring, molding, fixtures and painting) and other non-structural items (possible exceptions are cosmetic repairs required in the course of ISC approved renovations, such as mould remediation work)</li><li>• Renovation funding for CMHC homes that are currently under a Sec. 95 loan agreement</li><li>• Housing designs and costs that exceed normal housing standards</li><li>• Multiple units for the same individual</li><li>• Housing that can be financed by other means</li><li>• Use for economic gain or "unjust enrichment" (such as house "flipping" or individual rental property incomes)</li><li>• Work done in previous fiscal years that was not approved for ISC funding</li></ul>
<b>INSPECTIONS/PERMITS</b>	<ul style="list-style-type: none"><li>• Work must meet or exceed BC Building Code standards</li><li>• The Project Lead will hire qualified inspectors to ensure that work is done in accordance with current BC Building Code and regulations</li><li>• It is strongly recommended to hire inspectors with experience relevant to the scope of work of the project and who have "errors and omissions insurance." The building inspector must not be involved in any aspect of the construction, renovation or management of the project: there needs to be an arm's length relationship between the First Nation, the building inspector, and the contractor</li><li>• A qualified inspector is an individual who is properly accredited and registered in British Columbia (BC) as a BC Building Code inspector with the Building Officers Associations of BC (BOABC). A professional engineer or architect skilled in the work concerned is also considered to be qualified to perform building code inspections and</li></ul>



	<p>provide evidence that inspections have been undertaken by an independent qualified inspector. If an engineer or architect has been identified as the building inspector, the <i>Inspector Qualification/Certification Declaration</i> form must be completed in full.</p> <ul style="list-style-type: none"><li>• Inspections must be performed at all stages of the project pursuant to BC Building Code</li><li>• First Nation Health Authority (FNHA) permits are required for individual well water systems</li><li>• First Nation Health Authority (FNHA) permits are required for individual septic systems</li><li>• Wood Energy Technology Transfer (WETT) Inspections are required for all wood-burning systems to ensure the installation meets the requirements of the appropriate building codes</li><li>• Other permits may be required. Examples of other relevant inspections/permits include: fire inspections</li><li>• An Environmental Assessment review may be required for all new construction projects. ISC BC Region is responsible to initiate the review process. The environmental assessment determines whether a project is likely to cause significant adverse environmental effects. Visit the following website for more information on the Environmental Assessment Review process: <a href="https://www.aadnc-aandc.gc.ca/eng/1345141628060/1345141658639">https://www.aadnc-aandc.gc.ca/eng/1345141628060/1345141658639</a></li><li>• <b>First Nations must retain all building inspection reports on file and may be subject to program reviews by ISC</b></li></ul>
ISC REPORTING	<p><b><u>Completion Report</u></b> – Confirms project is complete</p> <ul style="list-style-type: none"><li>• The following documentation must be submitted with the completion report:</li><li>• Summary of financial expenses</li><li>• Final Inspection Report – The final inspection report must be provided for each unit. The report must be dated and signed by a qualified inspector indicating BC Building Code compliance as well as his or her qualification level. If an engineer or architect has been identified as the building inspector the <i>Inspector Qualification/Certification Declaration</i> form must be completed in full</li><li>• Copies of all required final permits and inspections: e.g. Wood Energy Technology Transfer (WETT) inspection report, First Nations Health Authority (FNHA) individual water system permit, First Nations Health Authority (FNHA) individual septic system permit, and other final permits</li></ul> <p><b><u>Project Details/Reporting Tool</u></b> –</p> <ul style="list-style-type: none"><li>• 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 half subsidy amount.</li><li>• Detailed project information for each unit can be summarized and tracked using the Project Details/Reporting Tool that shows scope of work, cost estimates and actuals.</li></ul>



**First Nations must retain all building inspection reports on file and may be subject to program reviews by ISC**

## Band Council Resolution Sample Text

The applicant must attach a Band Council Resolution (BCR) confirming:

- Project deliverables,
- First Nation's contribution to the total project cost and;
- All other sources of funding.

The BCR sample text provided below must be included in the First Nation's BCR:

1. The First Nation is seeking funding approval from Indigenous Services Canada (ISC) as part of the Housing Support Program (HSP) to construct:
  - \_\_\_ new construction home(s);
  - \_\_\_ regular renovation(s);
  - \_\_\_ health and safety renovation(s);
  - \_\_\_ multi-units;

\$\_\_\_\_\_ total project cost.
2. The First Nation is requesting \$\_\_\_\_\_ISC funding.
3. The First Nation confirms the following funding/financing is secured:
  - \$\_\_\_ total in First Nation contributions,
  - \$\_\_\_ total in individual contributions,
  - \$\_\_\_ total in financing/loans,
  - \$\_\_\_ total in other funding, and;
4. The First Nation confirms any cost overruns that exceed the approved ISC funding are the responsibility of the First Nation.
5. The First Nation commits to complete the project(s) by DD/MM/YYYY.
6. The First Nation certifies that all housing units constructed or renovated will be inspected by qualified inspectors who must confirm that all work meets or exceeds the BC Building Code standards and other applicable code standards. Inspections will be performed at all stages of the project pursuant to BC Building Code. The First Nation agrees that all inspections will be kept on file by the First Nation.



Indigenous Services  
Canada

Services aux  
Autochtones Canada

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# **HOUSING SUPPORT PROGRAM (HSP)**

## **Governance & Capacity Application**

### **BC Region**

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## GETTING STARTED

### Overview

This application must be used to apply for Housing Support Program (HSP) Governance & Capacity Program funds. Examples of common activities under HSP Governance & Capacity include but are not limited to:

#### Housing Policy Creation

- Create a housing policy to address: wait list eligibility, rental/loan arrears, default and eviction records, tenancy agreements, housing design criteria in addition to codes, etc.
- Establish leadership and membership endorsement of housing policies/plan
- Establish clear roles and responsibilities for Chief and Council, Housing Committee/Staff, Tenants, and any third parties involved in the proposed housing project (contractors, inspectors, etc.). Often job descriptions of positions are developed
- Outline the organizational structure required to achieve objectives
- Establish a communication strategy for ensuring effective collaboration among parties
- Establish a Maintenance and Inspection Plan
- Create housing policies that compliment Shelter Compliance Policy (e.g. create separate accounts for band owned and private owned rentals collecting Income Assistance Shelter Allowance; create default notice and eviction policies)
- Establish a succession plan for the Housing Staff/Committee
- Establish support for community development and wellness objectives
- Set up the administration of separate Financial Accounts

#### Housing Plan Creation

- Outline the current housing situation, including current needs, future needs, and potential ways of securing long-term commitment of funds (includes the method of how this information was gathered: needs assessments, surveys, etc.)
- Identify why the proposed project is needed and what issues/challenges will be addressed (e.g. overcrowding issues and related health and safety problems).
- Establish how the project contributes to the First Nation's community vision
- Establish the type of housing required, home ownership, and land tenure
- Establish the environmental requirements and relevant permits
- Establish a list of measurable objectives (with timelines and who will be involved) that are consistent with identified needs
- Identify potential training opportunities for leadership, administration, and tenants
- Provide an overview of financing, justification of the priority, allocation, and expected outcome (review of existing and forecasted asset management finances/cash flows)
- Establish sources of funds and costs of housing construction, renovations, and maintenance plans
- Establish a plan of when and how progress reporting will occur among all parties involved
- Establish key performance indicators
- Establish support for community development and wellness objectives

#### Training

- Capacity development training/courses





## Overview (cont'd)

All approvals are subject to available Indigenous Services Canada (ISC) funding and scope of project. Approved projects may be subject to program review.

Reporting frequency will be determined on a case by case basis by complexity and risks associated with the proposed project. All projects will be required to provide reports including a summary of actual expenditures and deliverables/milestones achieved pursuant to the approved plan.

The applicant must attach a Band Council Resolution (BCR) confirming: project deliverables, First Nation's contribution to the total project cost, and all other sources of funding.

**Completed applications must be sent to:** [aadnc.housingbc-logementcb.aandc@canada.ca](mailto:aadnc.housingbc-logementcb.aandc@canada.ca)

Refer to **ANNEX – Governance & Capacity Criteria and Eligibility** for further details as well as eligible activities and ISC funding levels to complete the application.



Governance & Capacity Application Checklist	
<input type="checkbox"/>	Completed Application
<input type="checkbox"/>	Loan Commitment Letter from Bank (if applicable)
<input type="checkbox"/>	Band Council Resolution (BCR) confirming: <ul style="list-style-type: none"><li>• Project deliverables</li><li>• First Nation's contribution to total project cost</li><li>• All other sources of funding</li></ul>

Completed application must be sent to: [aadnc.housingbc-logementcb.aandc@canada.ca](mailto:aadnc.housingbc-logementcb.aandc@canada.ca)



Indigenous Services  
Canada

Services aux  
Autochtones Canada

## GOVERNANCE & CAPACITY APPLICATION

Project Overview			
Applicant Information			
First Nation Name		First Nation Band Number	
Mailing Address			
City/Town		Province or Territory	Postal Code
Telephone Number	Extension	Email	
PROJECT LEAD CONTACT			
Name		Provide Secondary Name and Contact Info (if applicable)	
Title/Position			
Telephone Number	Extension	Email	
Project Description (Summarize scope of work, activities, roles and responsibilities, etc.)			
Total Project Cost:		Total ISC Funding Requested:	
Project Start Date:		Project End Date:	
Click here to enter a date.		Click here to enter a date.	
Project Description:			



### Project Description (cont'd)

Expected Outcomes and Criteria for Measurement of Success:

Other Considerations (e.g. increased capacity; training and employment of community members; innovative features):

Source and Use of Funding									
Project Details		Sources of Funding							
<b>Housing Policy Creation</b>									
Project Details	ISC Funding \$	First Nation Contribution \$	Individual Contribution \$	Financing/Loans \$	Other Funding \$	In-kind Contribution \$	Total Cost \$	Provide Details of Funding	
<b>Housing Plan Creation</b>									
Project Details	ISC Funding \$	First Nation Contribution \$	Individual Contribution \$	Financing/Loans \$	Other Funding \$	In-kind Contribution \$	Total Cost \$	Provide Details of Funding	
<b>Training</b>									
Project Details	ISC Funding \$	First Nation Contribution \$	Individual Contribution \$	Financing/Loans \$	Other Funding \$	In-kind Contribution \$	Total Cost \$	Provide Details of Funding	
<b>TOTALS</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Refer to ANNEX – Governance & Capacity Criteria and Eligibility for further details as well as eligible activities and ISC funding levels to complete the application

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ISC Funding Cash Flow Projections			
Month	Year 1	Year 2	Year 3
<b>Quarter 1</b> (April – June)			
<b>Quarter 2</b> (July - September)			
<b>Quarter 3</b> (October – December)			
<b>Quarter 4</b> (January – March)			
<b>TOTAL</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>



## Declaration

The information provided is accurate to the best of my knowledge.

I confirm that I have delegated authority to sign on behalf of the First Nation.

\_\_\_\_\_ First Nation(s)

\_\_\_\_\_  
Name (Printed)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date (DD/MM/YYYY)



## ANNEX

Governance & Capacity Criteria and Eligibility	
<b>FUNDING</b>	<ul style="list-style-type: none"><li>• ISC funding not to exceed 80% of total project cost</li><li>• First Nation contribution must be at least 20% of total project cost of which 50% can be in-kind</li></ul>
<b>ELIGIBLE RECIPIENT CRITERIA</b>	<ul style="list-style-type: none"><li>• Eligible recipients to remain consistent with Capital Program policies and Treasury Board requirements</li><li>• Block funded First Nations' eligibility is subject to BC Region ISC's "Access to Additional Capital Guidelines for Block-Funded Recipients"</li><li>• Self-Government/Treaty First Nation/10 year Grants' eligibility is subject to the terms of their Fiscal Financial Agreements</li></ul>
<b>ELIGIBLE ACTIVITIES FOR ISC FUNDING</b>	<ul style="list-style-type: none"><li>• Eligible activities may include:<ul style="list-style-type: none"><li>• <b>Housing Policy Creation:</b><ul style="list-style-type: none"><li>• Create a housing policy to address: wait list eligibility, rental/loan arrears, default and eviction records, tenancy agreements, housing design criteria in addition to codes, etc.</li><li>• Establish leadership and membership endorsement of housing policies/plan</li><li>• Establish clear roles and responsibilities for Chief and Council, Housing Committee/Staff, Tenants, and any third parties involved in the proposed housing project (contractors, inspectors, etc.). Often job descriptions of positions are developed</li><li>• Outline the organizational structure required to achieve objectives</li><li>• Establish a communication strategy for ensuring effective collaboration among parties</li><li>• Establish a Maintenance and Inspection Plan</li><li>• Create housing policies that compliment Shelter Compliance Policy (e.g. create separate accounts for band owned and private owned rentals collecting Income Assistance Shelter Allowance; create default notice and eviction policies)</li><li>• Establish a succession plan for the Housing Staff/Committee</li><li>• Establish support for community development and wellness objectives</li><li>• Set up the administration of separate Financial Accounts</li></ul></li><li>• <b>Housing Plan Creation</b><ul style="list-style-type: none"><li>• Outline the current housing situation, including current needs, future needs, and potential ways of securing long-term commitment of funds (includes the method of how this information was gathered: needs assessments, surveys, etc.)</li><li>• Identify why the proposed project is needed and what issues/challenges will be addressed (e.g. overcrowding issues and related health and safety problems).</li><li>• Establish how the project contributes to the First Nation's community vision</li><li>• Establish the type of housing required, home ownership, and land tenure</li></ul></li></ul></li></ul>
Governance & Capacity Criteria and Eligibility (cont'd)	





<b>ELIGIBLE ACTIVITIES FOR ISC FUNDING (cont'd)</b>	<ul style="list-style-type: none"><li>• Establish the environmental requirements and relevant permits</li><li>• Establish a list of measurable objectives (with timelines and who will be involved) that are consistent with identified needs</li><li>• Identify potential training opportunities for leadership, administration, and tenants</li><li>• Provide an overview of financing, justification of the priority, allocation, and expected outcome (review of existing and forecasted asset management finances/cash flows)</li><li>• Establish sources of funds and costs of housing construction, renovations, and maintenance plans</li><li>• Establish a plan of when and how progress reporting will occur among all parties involved</li><li>• Establish key performance indicators</li><li>• Establish support for community development and wellness objectives</li><li>• <b>Training:</b><ul style="list-style-type: none"><li>• Capacity development training/courses</li></ul></li><li>• Special initiatives assessed 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</li></ul>
<b>INELIGIBLE ACTIVITIES FOR ISC FUNDING</b>	<ul style="list-style-type: none"><li>• Labor/trades training</li><li>• Accreditation/curriculum courses</li></ul>
<b>ISC REPORTING</b>	<p><b><u>Annual Progress Report(s)</u></b> – Annual progress reports are required for multi-year initiatives. These reports must provide a status of the activities/deliverables in the approved work plan. A summary of financial expenses must accompany the annual progress report(s). Other reporting periods (e.g. bi-monthly, quarterly) may be required per ISC assessment.</p> <p><b><u>Completion Report</u></b> – Confirms project is complete</p> <ul style="list-style-type: none"><li>• The following documentation must be submitted with the completion report:<ul style="list-style-type: none"><li>• Summary of financial expenses</li></ul></li></ul>



## Band Council Resolution Sample Text

The applicant must attach a Band Council Resolution (BCR) confirming:

- Project deliverables,
- First Nation's contribution to the total project cost, and;
- All other sources of funding.

The BCR sample text provided below must be included in the First Nation's BCR:

1. The First Nation is seeking funding approval from Indigenous Services Canada (ISC) as part of the Housing Support Program (HSP) Governance & Capacity program to complete:
  - ☐ Housing Policy
  - ☐ Housing Plan
  - ☐ Training
2. The First Nation is requesting \$\_\_\_\_\_ ISC funding.
3. The First Nation confirms the following funding/financing is secured:
  - \$\_\_\_\_\_ total in First Nation contributions
  - \$\_\_\_\_\_ total in individual contributions,
  - \$\_\_\_\_\_ total in financing/loans,
  - \$\_\_\_\_\_ total in other funding, and;
  - \$\_\_\_\_\_ total in in-kind contributions
4. The First Nation confirms any cost overruns that exceed the approved ISC funding are the responsibility of the First Nation.
5. The First Nation commits to complete the project(s) by DD/MM/YYYY.



