



ON-RESERVE AND COMMUNITY HOUSING INITIATIVE 2024-2027
STREAM 1 - CONSTRUCTION
CATEGORY 1.2 - EXPANSION OF EXISTING OVERCROWDED OR OVER-OCCUPIED HOUSING

1) OBJECTIVE

Financial assistance is provided for expansion activities in existing housing units where overcrowding or over-occupancy (high occupancy rate) is demonstrated¹. The purpose of the expansion is to add a bathroom or extra bedrooms.

¹The demonstration will be evaluated during the proposal analysis using the information submitted in the form.

2) ELIGIBILITY

A) Eligible applicants

- Band Councils

B) Project

What is eligible:

- **Types of extension:** extension on piles, addition of a second floor or side extension, construction of bedrooms in the basement*, innovative approaches.
- Existing band rental housing **demonstrated to be overcrowded or over-occupied**.

What is not eligible:

- Private property.
- Expansion of a unit that is not overcrowded or over-occupied.
- Home governed by an agreement under CMHC's On-Reserve Non-Profit Housing Program (Section 95) unless the agreement expires before March 31, 2027.



*ADDITION OF BASEMENT BEDROOMS = RADON TEST

The addition of basement bedrooms is eligible only if long-term radon tests are performed and show that the radon level is below the Canadian guideline of 200 Bq/m³. The test recognized by ISC is that of a minimum of three months of exposure of the sensors during the heating period.

Additional Information

- [References on radon](#)
- [Radon: What you need to know \(video\)](#)
- [Guide for Radon Measurements in Residential Dwellings \(Homes\)](#)
- [Radon – Long-term test instructions](#)

3) REQUIREMENTS

A) Compliance with the National Building Code (NBC)

PLANS: For work to expand the unit's living space (e.g., lateral expansion, addition of a second floor), detailed plans, minimally complying with the 2015 NBC, must be produced by a qualified professional. Financial assistance may be granted by ISC if an update of the plans and their specifications, or the development of new plans, are required to meet the NBC compliance requirement. This request must be entered on the form.

WORK: Construction work must comply at least with the 2015 NBC or any other recognized, equivalent or superior code used locally.



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CERTIFICATES OF COMPLIANCE: For work involving the expansion of the unit's living space (e.g., lateral expansion, addition of a second floor),¹ certificates of compliance with the NBC are mandatory and must be available upon request for verification (sampling or targeted) by ISC after each stage, and upon completion of the project.

¹ Certificates of compliance should ideally be accompanied by inspection reports and a photographic record following each site visit, recorded to keep references that can be used throughout the building's useful life.



CERTIFICATES OF COMPLIANCE MUST BE SIGNED BY QUALIFIED INSPECTORS²

1. Inspection before backfilling (foundation stage), if applicable to the nature of the work.
2. Inspection prior to plasterboard installation (framing, piping, insulation and vapour barrier stage).
3. Final inspection.

² Code compliance inspections must be carried out by qualified professionals. This may include an architect, engineer or building technologist. The Certificate of compliance must be completed and signed by the same inspector who performed the compliance inspection.

B) Environmental Regulations

The recipient must ensure that the project complies with applicable environmental requirements. Any questions in this regard should be directed to the Environment Sector of the Quebec Regional Office of ISC at: qcevalenvenvassessqc@sac-isc.gc.ca

4) FINANCIAL ASSISTANCE

Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)	Community		Maximum ISC subsidy ^{1,2} per housing unit (\$)
50	Wendake	61 728	74	Barriere Lake	63 440
51	Listuguj	63 440	76	Mashteuiatsh	63 440
52	Gesgapegiag	63 440	77	Wemotaci	63 440
55	Pikogan	63 440	78	Manawan	63 440
63	Lake Simon	63 440	79	Opitciwan	68 794
64	Timiskaming	68 794	80	Uashat Mak Mani Utenam	63 440
65	Kebaowek	68 794	82	Ekuanitshit	63 440
67	Long Point	63 440	83	Nutashkuan	68 794
69	Kanesatake	61 728	84	Unamen Shipu	118 583
70	Kahnawake	61 728	85	Pessamit	63 440
71	Wôlinak	61 728	86	Essipit	63 440
72	Odanak	61 728	87	Matimekush Lac John	103 460
73	Kitigan Zibi	63 440	88	Pakua Shipu	118 583

Reference : MUP 2024-2025

¹ The subsidy includes:

- Project administration and management costs of 7%.
- Compliance inspection fees.

² The subsidy for expansion constitutes maximum indexed financial assistance. The indexation is based on a remoteness index established according to the differences between the geographical zones of the Canada



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Mortgage and Housing Corporation's (CMHC) Maximum Unit Prices 2024-2025. This table will be updated annually.

It should be noted that all cost overruns are the responsibility of the recipient.



RADON - ADDITIONAL SUBSIDY

In projects involving the addition of basement bedrooms, financial assistance may be available from ISC for radon testing prior to the project implementation. This request must be included on the form.

In the event that radon concentration is above the Canadian guideline of 200 Bq/m³, expenses incurred to complete the installation of depressurization equipment may be reimbursed by ISC. Please note that test results and cost estimates must be submitted to qclogementhousingqc@sac-isc.gc.ca before any work is carried out.

Additional information

[How To Interpret Radon Test Results](#)

5) PERIOD OF APPLICATION

No deadlines apply; this is a continuous submission process. Funding will be granted according to the department's eligibility criteria and available funds.

6) SUBMIT A PROJECT

1. Complete one form per building: [Expansion of overcrowded or over-occupied housing](#).

2. Please enclose the following **mandatory documents**:

- Plan or sketch of the planned extension.
- Project location plan.

Note that construction cost estimates do not have to be attached, but **must be made available** on request for compliance purposes.

Attach the following documents, if applicable:

- Estimated radon testing costs (in the case of basement bedrooms additions).
- Submission to update or produce plans that comply at least with the 2015 National Building Code.

3. Send the project proposal to: qclogementhousingqc@sac-isc.gc.ca

Any email exceeding 18 MB will not be received. Be sure to separate your submission if required.
For any question related to the Housing Initiative: qclogementhousingqc@sac-isc.gc.ca.



SUPPORT - PROJECT PLANNING

You can contact your infrastructure department, your Tribal Council's technical services or your Housing Circuit Rider.