

# **FNLC - FNHIC**

## **Housing and Homelessness Forum**

**September 2025**



# Topics of Discussion



- ISC BC Region Housing Program
- 2024 Engagement on Housing Program
- 2025 Program Updates
- Further Engagement & Collaboration
- Next Steps



**Which of the following activities  
does ISC Community Infrastructure  
NOT fund?**

# ISC BC Region Housing Program

## **Five Types of Eligible Activities**

1. Housing Subsidies / Affordability (including energy efficiency)
2. Governance, Policy, & Planning Funding
3. Housing Management and Enhancement & Capacity
4. Children & Family Housing
5. Housing Technical Services\*

\* - new for 2025-2026

# Housing Support Program - Funding



Since April 2016 and as of June 30, 2025, targeted investments in housing have supported:

809

New single family units

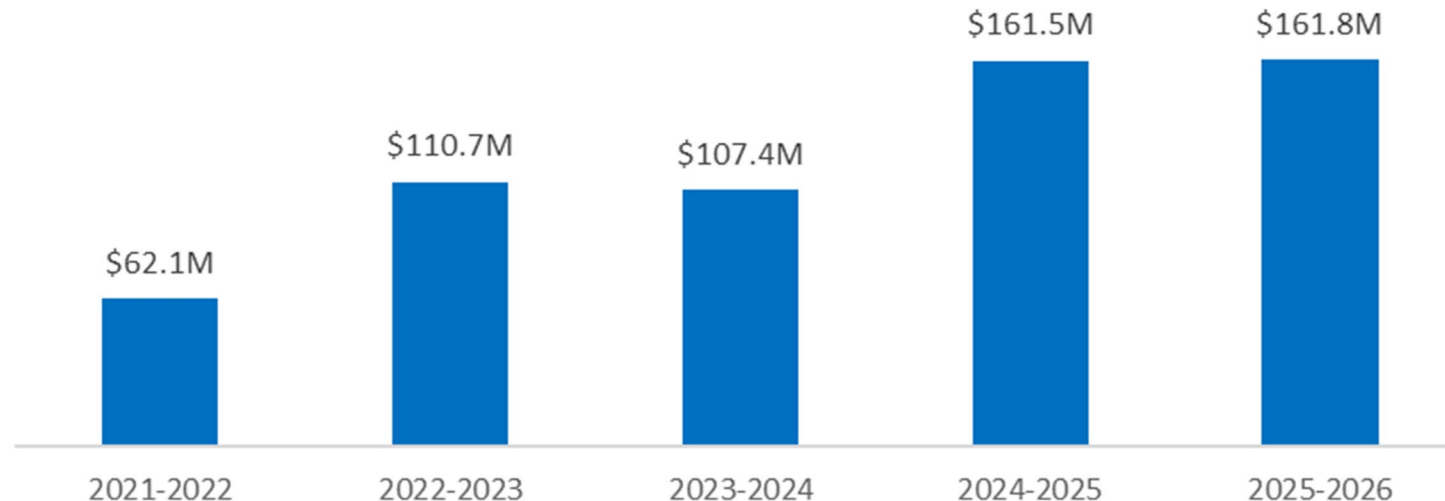
496

Multi-plex units

3,729

Renovations and upgrades

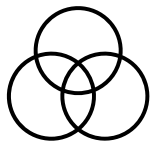
Housing Support Funding  
2021-2026



# BC Housing Support Program (HSP)



ISC's Housing Support Program consists of Four Key Funding Areas:



## **Governance**

Up to \$100,000 per community



## **Affordability - Multiplexes**

Subsidy ranges between \$100K-\$150K per unit / per door



## **Affordability – Single Units**

Subsidies for New Construction & Renovations (\$80K to \$160K per unit)



## **Energy Efficiency**

Up to \$100,000 per unit for renovations

# Housing Management Enhancement and Capacity

- Funding to support / supplement a housing manager's salary and/or other related activities supporting the Nation's housing management and capacity.
- Annual allocation with a base of \$45,000 in 2022-2023, and a 5% increase per year thereafter. Funding set to expire March 31, 2027



# First Nations Children's Housing Fund

- Funding is a commitment in the Agreement-in-Principle on Long-Term Reform of First Nation Child and Family Services (FNCFS) Program and Jordan's Principle.
- Annual allocation, varies by community depending on population, started in 2023-2024 and is set to expire on March 31, 2028
- Funding to address housing needs of children and youth at risk through the following eligible activities:
  - Purchase, construction and/or renovations of homes
  - Major/minor repairs
  - Lot servicing
  - Subdivision development
- Annual spending plan to be submitted on June 31<sup>st</sup> of each fiscal year



# Housing Technical Services Funding

- \$14.338 Million in available for BCFirst Nations to support housing technical services activities on-reserve until March 31, 2027.
- On May 6, ISC BC Region launched its call for proposals to access this funding –continuous intake
- Categories of funding include:
  - Technical support services
  - Technical service delivery hubs
  - Circuit Rider initiatives or programs
  - Technical Services initiatives or programs



# Housing Technical Services



- Housing technical services eligible activities include:



**Technical Support Services:** Services that provide expert guidance on planning, designing, and maintaining on-reserve housing and related infrastructures for First Nations communities.



- **Technical Service Delivery Hubs:** Hubs that provide centralized or decentralized resources, offering expertise, training, and coordination for improving efficiency and quality in the context of on-reserve housing.



- **Circuit Rider Training Initiatives or Programs:** Initiatives or programs that provide on-site or virtual training and support to First Nations communities, helping them develop and enhance the skills and capacity needed for effective, on-reserve housing management and maintenance.



- **Technical Service Initiatives or Programs:** Initiatives or programs that provide comprehensive technical support to First Nations communities, offering expertise and resources to improve housing planning, construction, and maintenance practices. These initiatives, aim to enhance the quality of housing infrastructure and the capacity of communities to manage their housing projects effectively.

# 2024 Engagement on Housing



In efforts to align ISC's Housing Support Program (HSP) with the UN Declaration and to support First Nations' Housing needs, priorities, and self-determination, various engagement sessions were held, including at the following two forums:



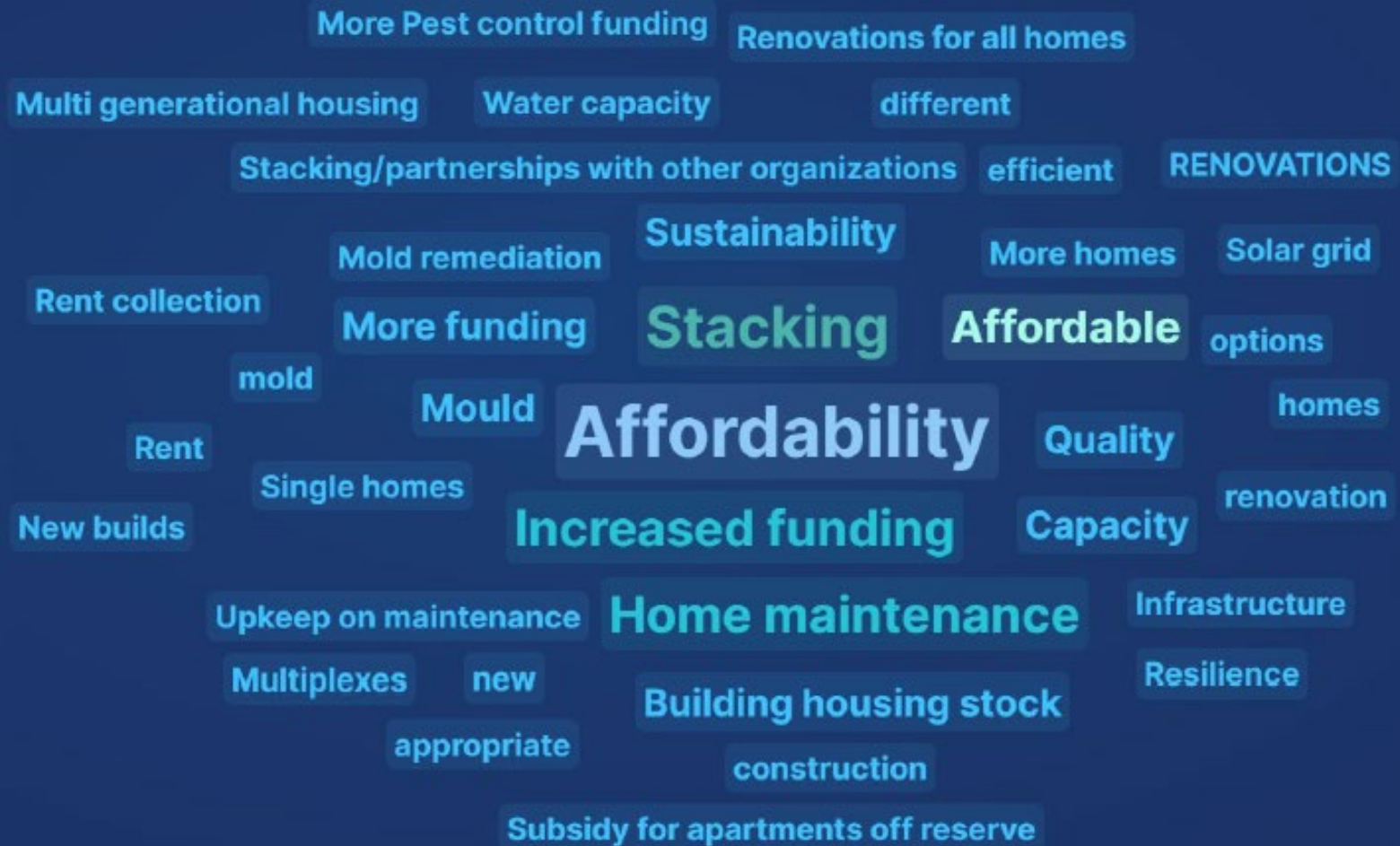
**Navigating ISC Infrastructure  
Programs: Building Communities for  
Future Generations - October 2024**



**BCAFN-FNHIC 2024 First Nations  
Housing and Homelessness  
Forum - November 2024**

# What matters most?

What aspects of housing are most important to you and your community?



# What matters most – in what priority?

Please rank the below in order of importance to you (1 = most important, 7 = least important):

1. Allowing stacking with other funders  

2. Funding for communities with high housing needs  

3. Simpler application & reporting requirements  

4. Increasing subsidy rates/decreasing number of units per community  

5. Incentives for expansion through densification (i.e. multiplexes)  

6. Climate resiliency & energy efficiency initiatives  

7. Admin/management technical support

# 2024 Engagement Results



**Priorities:** When attendees were asked to **rank the priorities of most importance to them**, the **top 4** ranked responses were:



Allowing stacking with other funders



Increased funding



Funding for communities with highest housing needs



Simpler Process

# Initial Program Changes



Since the December 9, 2024, ACC meeting, we briefed ISC BC Region Senior Management which has resulted in the following:



- **Stacking** - funding can be stacked with other lenders, up to 100% for project costs, for projects funded on or after April 1, 2025;



- **Highest Housing Needs** - Allocation of 10% of the ISC BC Region Housing Gaps Budget to communities with highest needs. Collaborative discussion with FNHIC initiated.



- **Process Efficiency** – Explore options, including an annual workplan process as opposed to a proposal-based process; and

# Program Changes - Next Steps



- Still in discussion:



- Increased subsidy rates – will be dependent on future Housing Gaps Budget(s) as identified in the Fall Economic Statement and/or Budget 2025 or Budget 2026; and



- Application of energy efficiency/climate resiliency subsidy towards new construction projects.



- Exploration of an annual workplan process



**Does your community have the following planning tools?**

# Sample of Increased Subsidies



|        | New Construction & Renovations | CR/EE     | Total            |
|--------|--------------------------------|-----------|------------------|
| Zone 1 | \$130,000                      | \$100,000 | <b>\$230,000</b> |
| Zone 2 | \$160,000                      | \$100,000 | <b>\$260,000</b> |
| Zone 3 | \$200,000                      | \$100,000 | <b>\$300,000</b> |
| Zone 4 | \$225,000                      | \$100,000 | <b>\$325,000</b> |

# Annual Workplan Process – Other Regions

- A work plan approach is utilized in Atlantic Region and Quebec
- First Nations submitting their housing needs in order of priority, including for
  - Housing Subsidies - # units for construction and renovation
  - Governance
  - Children and Family Housing
  - (Housing Technical Services)
- ISC Atlantic and Quebec use funding formula to distribute budget
  - 10% (lower capacity/highest needs),
  - 60% (new construction)
  - 20% (renovations)
  - 10% (gov & capacity)
- Budget is distributed across work plans submitted using a priority ranking framework (e.g., housing wait list, state of housing, social assistance, etc.).



# What matters most – in what priority?

Please rank the below in order of importance to you (1 = most important, 7 = least important):

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5. Incentives for expansion through densification (i.e. multiplexes)  

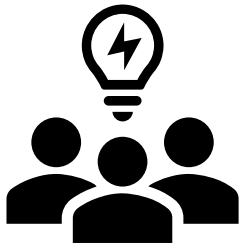
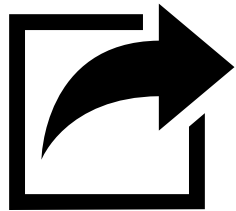
6. Climate resiliency & energy efficiency initiatives  

7. Admin/management technical support



# What matters most for your community this year?

# Next Steps



1. ISC to develop mechanism to seek feedback from First Nations on the exploration of an annual workplan process
2. ISC to compile feedback and work with Aboriginal Capital Committee & Housing Technical Working Group to explore workplan options
3. ISC-ACC to present findings to First Nations with opportunity to provide feedback
4. ISC to update First Nations regarding increased subsidy rates and application of EE/CR to new construction projects
5. Notify and implement Housing Support Program (HSP) improvements as of April 1, 2026