INDIGENOUS & NORTHERN HOUSING

CMHC Section 95



First Nation Housing Conference Webinar Series

October 2026

Canada

CMHC SCHL

Protected External-Protégé Externe

Core CMHC programming for First Nations

- Section 95
- Residential Rehabilitation Assistance Program (RRAP)
- Youth Internships (IYHIP)
- Indigenous Skills Training



Section 95

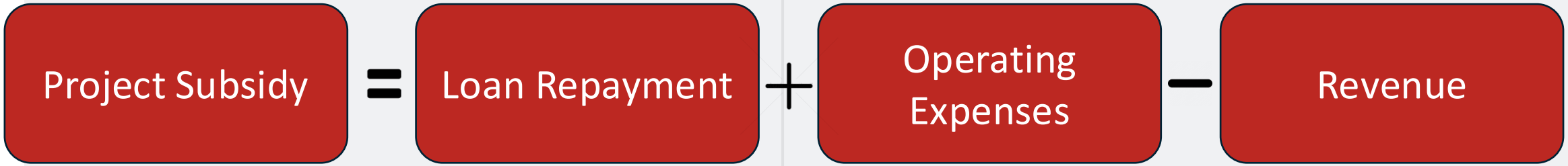
What is it?

- Provides financial assistance to build affordable rental housing in First Nation communities

- Low-cost, repayable loans, for up to 100% of total eligible capital costs to First Nations to construct, purchase, and rehabilitate housing in Community

- Program also provides subsidy assistance to help offset operating costs

Section 95 subsidy



Section 95 funding

- Program funding has been largely flat for a number of years
- Section 95 impact isn’t what it used to be



Types of projects

- New construction
- Renovation
- Conversion
- Acquisition



Section 95 eligibility

- Up-to-date Section 95 financial statements
- No outstanding projects older than 2 years
- Eligible for a form of loan security



Alternative Forms of Security

- Don’t necessarily have to obtain a Ministerial Loan Guarantee anymore
  - Pledge of Land
  - Leasehold Interest
  - Business Revenue and Personal Property
  - Letter of Credit
  - Subsidy as Pledge of Collateral

Subsidy as Pledge of Collateral

- Requires two most recent consolidated financial statements
- Decision from CMHC within a couple of weeks of Section 95 application submission



Thank you!

