

Shelter Enhancement Program (SEP) – Renovation

INDIGENOUS
& NORTHERN
HOUSING



What is the On-Reserve Shelter Enhancement Program (SEP) – Renovation?

SEP – Reno offers financial assistance for the repair, rehabilitation and improvement of existing shelters and second-stage housing on-reserve for victims of family violence.

Who is eligible?

First Nations or an affiliated housing organization of the First Nation who have the operation of housing for women and their children, youth or men who are victims of family violence as a principal objective.

What type of work is eligible?

- Repairs to bring the property up to a minimum level of health and safety.
- Modifications to make the property accessible to persons with disabilities.
- Ensuring safe play areas for children and an appropriate level of security for all occupants.

To request an alternate format, please contact us at:

1-800-668-2642 700 Montreal Road,
contactcentre@cmhc.ca Ottawa, Ontario K1A 0P7

Canada



What assistance is available?

Financial support is provided in the form of a forgivable loan. This means it doesn't have to be repaid as long as you meet all the terms and conditions. The earning period for the forgivable loan is based on the amount of financial assistance provided per unit/bed. The maximum loan amount is \$60,000¹ per unit/bed.

Funding for costs above the maximum SEP forgivable loan is the responsibility of the First Nation or sponsor.

Where can I get more information?

Please contact your Indigenous and the North Housing Solutions Specialist² for more information on the application process. CMHC has other programs for other types of on-reserve housing projects. For example, we have a program that helps turn non-residential properties into affordable rental housing³, or create secondary and garden suites⁴ for seniors or adults with disabilities.

IMPORTANT: Any work carried out before an application is approved in writing is not eligible.

¹ If your shelter or second stage home is located on-reserve in northern or remote areas, the maximum amount may be increased by 25%.

² <https://www.cmhc-schl.gc.ca/about-us/contact-us/indigenous-housing-specialists>

³ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/residential-rehabilitation-assistance-program>

⁴ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/residential-rehabilitation-assistance-program>