

Shelter Enhancement Program (SEP) On-Reserve



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

SEP On-Reserve offers financial assistance for the repair, rehabilitation and improvement of existing shelters on-reserve for victims of family violence. It also provides for the acquisition or construction of new shelters and second stage housing where needed. Assistance is in the form of a fully forgivable loan provided a First Nation or sponsor adheres to the terms and conditions of the program.

Who is eligible?

First Nations or an affiliated housing arm 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.

For new construction, operating assistance must be secured through Indigenous and Northern Affairs Canada (INAC) or other source acceptable to CMHC. For second stage housing, occupants are expected to make modest contributions to offset the project's operating costs.

What type of work is eligible?

- Repairs to bring existing emergency shelters/second stage housing up to a minimum level of health and safety
- to permit accessibility for occupants with a disability
- to provide adequate and safe play areas for children and to ensure an appropriate level of security for the occupants.

What assistance is available?

New Construction:

- contributions of up to 100 per cent of a project's capital cost
- loan must be secured by a Ministerial Loan Guarantee for a period of 15 years.

For Renovation:

The maximum loan amount is \$60,000* per unit / bed.

**For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

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

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

Where can I get more information?

Contact your CMHC consultant or local CMHC office. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve to assist with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

Follow Us



cmhc.ca