

ICS CFS RENOVATION PROGRAM

PURPOSE OF THE PROGRAM

Funded through Indigenous Services Canada (ISC) Child and Family Services (CFS), this program is designed for homeowners with children, who require house repairs to improve the health and safety of their homes.

PROGRAM DETAILS

Maximum Grant Amount	\$40,000
Application	Open once per year
Selection Based On	Condition of the House, House Age/History, Household Income, Household Composition, etc

ELIGIBILITY

- ✓ Must be on the KKR
- ✓ Must be in good standing with the MCK
- ✓ Must be the homeowner
- ✓ Household must have at least one child age 26 or younger

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM

ELIGIBILITY

- ✓ Must be on the KKR
- ✓ Must be in good standing with the MCK
- ✓ Must be the homeowner
- ✓ The house **cannot** have previously benefitted from the program
- ✓ **Cannot** exceed combined income limit of \$72,000
- ✓ Must be at least 18 years old

PURPOSE OF THE PROGRAM

Through CMHC, The Residential Rehabilitation Assistance Program (RRAP) is desgined for major home repairs, emergency repairs, and adaptations to improve the health and safety of on-reserve housing.

PROGRAM DETAILS

Loan Amount	Varies
Qualifying Repairs	Plumbing, electrical, heating, structural, fire safety, overcrowding & accessibility
Applications	Accepted by MCK year-round
Approval	Approved by CMHC every 2 years *sometimes every year*



Housing Programs

For Homeowners & Prospective Homeowners

CONTACT US



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ON-RESERVE LOAN GUARANTEE PROGRAM

PURPOSE OF THE PROGRAM

In partnership with the Kahnawà:ke Caisse Populaire, the On-Reserve Loan Guarantee Program is designed to help qualified applicants finance the construction of a new house, purchase of an existing house, or renovate a house.

PROGRAM DETAILS

Maximum Loan Amount	\$400,000
Maximum Duration of Loan	25 years
Terms	Based on Caisse
Interest Rate	At-Market
Down-Payment	5%

ELIGIBILITY

- ☒ Must be on the KKR
- ☒ Must be in good standing with the MCK
- ☒ Must be a land-owner or have an approved land allotment
- ☒ Must have 3 years consecutive work history prior to application
- ☒ Must be at least 21 years old

HOUSE REPAIR LOAN PROGRAM

PURPOSE OF THE PROGRAM

The House Repair Loan Program (HRLP) allows homeowners to correct deficiencies, and prevent deteriorations in their homes to raise the house's standards and ensure a safe living environment.

PROGRAM DETAILS

Maximum Loan Amount	\$25,000
Maximum Duration of Loan	10 years
Interest Rate	6%
Down-Payment	Not Required

ELIGIBILITY

- ☒ Must be on the KKR
- ☒ Must be in good standing with the MCK
- ☒ Must be the homeowner
- ☒ **Cannot** have an active/existing HRLP loan
- ☒ Must be at least 21 years old

REVOLVING LOAN FUND

ELIGIBILITY

- ☒ Must be on the KKR
- ☒ Must be in good standing with the MCK
- ☒ Must be a land-owner or have an approved land allotment
- ☒ Must have 3 years consecutive work history prior to application
- ☒ Must be at least 21 years old

PURPOSE OF THE PROGRAM

The Revolving Loan Fund Program allows for qualified applicants to finance the construction of a new house

PROGRAM DETAILS

Maximum Loan Amount	\$175,000
Maximum Duration of Loan	25 years
Interest Rate	At-Market
Down-Payment	5%

FAQ

Frequently Asked Questions

Q: If I get a loan, do I have to transfer my property?

A: Yes, the land would need to be transferred to the Mohawks of Kahnawà:ke and will be transferred back to you once the loan is paid in full.

Q: If I am self-employed, can I still apply to one of these programs?

A: Yes, but you will still have to prove a steady source of income.

Q: Do I need to have insurance to apply for a loan?

A: Yes, you need to have both house insurance and life insurance for all loan programs **except** for the HRLP.

Q: Can I have a co-borrower?

A: Yes, as long as they are on the KKR, listed as a land owner, and meet the rest of the criteria for the program

Q: What happens if I go over the maximum loan amount?

A: You will have to provide the difference in cash with the down-payment.