NATIONAL HOUSING STRATEGY

National Housing Co-Investment Fund

APPLICATION GUIDE

Canada

CMHC ♦ SCHL

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ABOUT THE NATIONAL HOUSING CO-INVESTMENT FUND

The National Housing Co-Investment Fund (NHCF) provides low-cost loans and capital contributions focusing on two key priority areas of the National Housing Strategy: the creation of new affordable housing and the repair and renewal of existing affordable and community housing. This guide will help you complete the online application process for both streams of the program. A separate guide is available to help you complete the financial viability assessment tool required for the application.

WHO CAN APPLY?

Any registered Canadian company can apply as a proponent to the NHCF program. This can include:

- Public or private non-profit housing organizations or rental co-operatives
- Municipalities
- Provinces and Territories
- Indigenous governments and organizations
- Private sector stakeholders – builders, developers, designers, planners etc.

The NHCF program is available to projects that meet and/or exceed the minimum requirements. Prioritization, verification of project details, and evaluation of the application will determine whether a project receives funding, the type of funding (loan, contribution, or a combination) and how much. You are responsible to provide sufficient documentation that will verify compliance with the eligibility requirements.

BEFORE APPLYING

Before you begin an application, ensure that your project meets the minimum requirements of the National Housing Co-Investment Fund. These requirements on Affordability, Energy Efficiency, Accessibility and Financial Viability can be found on the **National Housing Strategy website**. It is important to ensure your project will be ready to begin construction or renovation within six months of being approved for funding by CMHC.

CMHC strongly recommends that you speak with a CMHC Specialist, about your project prior to submitting an application. You can speak to a CMHC Specialist at any time – even when you are just starting to plan your project. They can help you understand the program, clarify the minimum requirements and prioritization process, and assist you with completing an application. To find a Specialist near you, visit **our website**.

Language of Proposal

Applications and supporting documentation may be submitted in English or French.

WHAT TO EXPECT

You must submit your application to the NHCF through the secure online application portal. CMHC is committed to protecting the private information of applicants, and information entered into the portal is retained in a secure database.

CMHC accepts applications on a continual basis and will check each application for completeness at the intake phase. The full evaluation, which includes scoring and prioritization, is carried out at set intervals (for example, every 60 days) for each intake phase. The timing of this full evaluation is at CMHC's discretion and may be reviewed from time to time.

> **Exceptions**: CMHC will accept a mailed-in applications on a case-by-case basis, for example, when the applicant has limited access to the Internet (such as in the North or in remote areas). Hard-copy application forms can be acquired only from CMHC Specialists, who will advise on how to submit by mail.

It is your responsibility to ensure that all information provided is complete and accurate to the best of your ability.

If you have submitted your application without consulting a CMHC Specialist, one will be assigned to you to assist you with the rest of the application process.

Application reviews can take several weeks, and you should not expect a decision on whether your application will proceed for further assessment before the set review intervals for full evaluation. You can check the status of your application in the online application portal. The application review process includes a completeness review by CMHC, scoring and prioritization by CMHC and the Provinces and Territories, and financial, project and borrower analysis. If the application is deemed to meet all minimum requirements and has been prioritized for funding, it will be moved to the financial, project and borrower analysis phase for final review and approval. CMHC will contact you to confirm your interest in pursuing the program, inform you that analysis is starting, and provide an estimated completion date. CMHC may, at any time in the review process, contact you for additional information and documentation.

Simply meeting the minimum criteria for the NHCF does not guarantee your project will be prioritized or approved for funding. Financial viability criteria will be applied during the financial, project and borrower analysis to determine funding eligibility.

ABOUT THE APPLICATION

This guide is designed to assist in the completion of an application under the National Housing Co-Investment Fund program, for both new construction and renewal of existing housing. The application form will consist of over 100 questions over several pages and will take several hours to complete. You can see your progress through the steps of the application at the top of each page.

All fields marked with an asterisk (*) are required fields. All required fields on each page must be populated with accurate information before being permitted to move on to the next set of questions. If information for a required field is left blank or is in an improper format you will be prompted to enter or correct this information before being permitted to proceed to the next page.

As you move forward through the application, the completed pages will be saved automatically. Partially completed pages – those that are missing required fields – will not be saved. You may leave the application portal and return at a later time; your application progress will be saved. You may navigate through the application using the links at the bottom of each page for the previous or next step. Please note that the application portal will time-out after 30 minutes of inactivity. Completed pages of the form will be saved, but if you have partially completed a page and the system times out, that page may not save.

Once your application is submitted, it will be time-stamped and locked. If you need to make changes or add additional information after this time, you will need to contact CMHC to have your file returned to you.

Minimum Requirements for the Application Intake

The minimum requirements for application intake are: a complete application form, a completed financial viability assessment tool, and documentation for "Demonstration of Need".

Financial Viability

A template for the Financial Viability assessment tool is available on the **NHS website** – there is one for new construction and one for repairs and renewals. Please download, complete, and attach the appropriate file to your application. A supplementary guide is available to help you complete this assessment tool and it can be found on the NHS website.

Demonstration of Need

For new construction, you will need to provide a clear description of the need being met and attach at least one of the following documents:

- A letter of support/funding support from the municipality OR the province recognizing the proposed project's impact on meeting needs.
- A market study, with quantitative and/or qualitative indicators demonstrating need.
- Documentation describing waiting lists for existing social housing within the same community.

For repairs and renewals, you will need to provide a clear description of the need being met and attach at least one of the following documents:

- A letter of support/funding support from the municipality OR the province recognizing the proposed project's impact on meeting needs.
- Vacancy information of the building and of the local rental market conditions for populations served to demonstrate continued need for the housing project.

CONTACT

If at any stage of your application you require assistance, please contact your local CMHC Specialist. To find a Specialist near you, visit **our website**.

GETTING STARTED

Before you start your application, there are some documents and/or information you will need on hand to assist in answering some of the application questions. Please refer to the Required Documentation checklist on the **NHS website** for a recommended list of documents, to help complete your application.

Creating an Account

First you will create an account using your email address.

If you have not used the portal before, on the portal log-in page, select "Don't have an account? Sign up now". Enter your email address and press "send notification code". An email will be sent to your email address with the code; enter this code in the field for the verification code and press "Verify Code".

Complete the required fields with your information and create a password for your account. Ensure that your password meets the displayed requirements. When finished, press "Create" to complete your account. If you have not completed all the necessary fields, or entered invalid information, you will be prompted by the system to correct these fields.

Once your account is created, you can use the same account to apply to many other CMHC programs. Your contact and profile information will be saved in a secure database.

> In the next sections, you will be asked to provide contact information about you, your organization, and, if different, the project proponent. You will only be asked for this information once, and then your personal and organization information will be saved in My Profile and Organization Profile, which you can access in the top right of the page under your name at any time.
>
> The Profile section asks for your personal information as the person completing the application file. Completing this section will register your profile in CMHC's secure database system.
>
> The Organization section asks you to provide the contact details of either:
>
> - the agency completing the application on behalf of a proponent, OR
> - the proponent undertaking the project in the application, who appears/will appear on the deeds and titles of the property
>
> If your organization is also the project proponent, you will indicate this on the proponent information page, and the contact information will automatically be added to this section of the application. You will not be prompted for any additional details. If your organisation is an agency or third-party completing the application on behalf of the proponent, you must indicate this and provide the contact information of the proponent in the next section of the application.
>
> The Proponent section asks you to provide the contact information of the project proponent, if this is different than the information provided about the Organization.

Profile

Create a profile by providing contact information for the primary contact on the application. Ensure that required fields are completed accurately so that if it is necessary for CMHC to contact you about your application, the right person can be reached. Contact information must include full name and email.

Provide the address of the office for the primary contact. This is not necessarily the address of the project, or the project proponent/developer.

> **Note**: When providing an address for the street name and number, if your street name is numerical, you must enter it as "51st". The system will not accept simply the number "51".

Select your preferred language for contact with CMHC – either English or French – and indicate how you would prefer to be contacted by CMHC (select all means of contact with which you are comfortable).

COMPLETING THE APPLICATION

When you log in, you will be presented with the "My Applications" page, which will list any applications in progress or submitted. To begin a new application click "New Application" to the right above the list. To continue or to modify an application you have already started, select it from the list.

Enter your Organization information

When you begin a new application, you will be asked to provide the contact information for the Organization completing the application. See the box under "Creating an Account" for a definition of the Organization.

Review and Update Contact Information

Each time you log back in to the portal, you will be prompted to review your contact information. If there are no changes, simply click to the next section. You can update your profile information at any time, by viewing your profile page under your name at the top right of the page.

Proponent Information

Select the program you're applying for

Find the program you are applying for by clicking on the search icon at the right of the field to open the list of available programs. Select "National Housing Co-Investment Fund", and click "select".

If you are applying for more than one program, a separate application will need to be created for each program.

> **Accept the Terms and Conditions**: To continue with your application, you must agree to the Terms and Conditions of the application. To view the Terms and Conditions, click on "Terms and Conditions" to open the document in a new window.

If you are completing the application as the organization who will be the proponent on the project, select "yes" from the drop down menu on the question *Is your organization the Proponent organization on this application?* If you/your organization are not the proponent, select "no" and complete the displayed fields. Likewise, if you are not the proponent contact for the application, select "no" for the question *Are you the Proponent contact for this application?* and complete the displayed fields.

Proponent Organization

Provide information on the individual/organization that appears/will appear on deeds and titles of the subject property. You must only provide this information if the proponent organization is different to the organization completing the application.

Proponent Organization Address

Provide the contact address of the proponent organization identified in the *Proponent Organization* section above.

Proponent Contact

Please provide the contact information for an individual who can speak on behalf of the proponent organization. You must provide the full name, email, and preferred language.

Project Details

General

Project Name: Give the name of your project. If your project does not have a unique name, you may enter the project address, i.e. "100 Main Street".

Project Type: Select from the list if your project is a: (1) new construction; (2) new construction – conversion; (3) repair/renovation; (4) repair/renovation – conversion. A new conversion is considered the demolition of a building or vacant land converted to housing units, while a repair/renovation conversion is considered the transformation of a building from a different purpose to housing units.

Target number of years of affordability: This is the number of years you will be committing to offer the units at the 'affordable' rent. Ensure you are committing to at least the minimum required under the program, which is 20 years.

Which of the following describes the location of your project: Select the best description for the location of your project from the drop down menu:

- Urban – Urban areas are generally considered to be census metropolitan areas (CMA) and census agglomerations (CA). If your project is located in a CMA or CA in the Territories, please select Northern as your location.

- Rural – Rural areas are all areas outside of census metropolitan areas and census agglomerations.

- Remote – Remote communities are defined as having one or more of the following characteristics: Limited transportation access (road, air, rail); Limited access to a commercial/ service hub; Limited infrastructure: water, off-grid, broadband access, healthcare, schools, library, other institutions; and/or a single, primary employer.

- Northern – This includes the three Canadian territories (Northwest Territories, Nunavut and Yukon) as well as the Inuit Regions.

- On Reserve – Indian Reserves, Indian Settlements, Indian Government Districts, Terres réservées, and other land types created by the ratification of Self-Government Agreements.

Name of CMHC contact: Provide the name the CMHC Specialist, Affordable Housing (if any) that you have been working with on your project.

Project

Is your project targeting women and children: Please identify if your project is providing specialized support to women, women and children, or neither. The NHS is committed to supporting housing along the full continuum for women (and their families) and has committed to a target number of units to meet this goal.

How will the construction/repair be managed: All NHCF projects must be completed as a fixed-price contract. Identify if your project will be completed as (1) a fixed-price construction contract, (2) a construction management contract (not fixed), or (3) the proponent is acting as the general contractor.

Summarize the accessibility features: Summarize the features you will incorporate in your building (such as wider spaces for wheelchairs, lowered counters, appropriate hardware, clearances, ramps or lifts, or features to accommodate occupants with vision or hearing loss) to achieve the accessibility targets. For new construction, projects must meet one of two options - Option 1: 20% of units meet accessibility standards and common areas are 'barrier-free'; OR Option 2: The entire project (common areas and dwelling units) has full universal design. For renewals, projects must have 20% of dwellings meet accessibility standards. You will have another opportunity later in the application to provide more specific details (2000 characters max).

Feel free to provide additional information that would differentiate your project from others including any priority groups that will have units specifically dedicated to meeting their needs. If priority groups are a focus of your project, please identify which groups will have dedicated units in your project: In this optional field, provide any other information that you feel is relevant in helping CMHC to understand your project and intended outcomes. If your project is seeking any kind of exception to the program requirements, please outline the exception and briefly describe your rationale. The NHS is committed to supporting the most vulnerable groups in accessing stable, affordable housing. Please identify if your project will target units to any of the priority populations. Please see the Glossary for descriptions of each priority group (6000 characters max).

Existing Project Financials

In the first section, explain if there are existing buildings on the site. In the second section, describe the current financial situation of these buildings by answering the six points identified: (1) type of debt; (2) outstanding amount; (3) amortization; (4) monthly payment; (5) financial institution; (6) whether or not the outstanding debt instrument will remain. You may add any additional details that you feel will help to explain the current financial situation of your project (2000 characters max. per section).

Experience

Years of Experience in Construction

Identify the number of years' experience you or your proponent team have in the construction or renovation of similar projects. Below, identify the number of projects of each size you or your proponent team have experience in constructing.

Years of Experience in Property Management

Identify the number of years' experience you or your proponent team have in the property management of similar rental projects. If you are hiring a third party to provide property management, indicate the level of experience they have in a similar type of project. Below, identify the number of projects of each size you or your proponent team have experience in managing.

Years of Experience in Affordable Housing

Identify the number of years' experience you or your proponent team have in the property management of similar *Affordable Housing* rental projects. If you are hiring a third party to provide property management, indicate the level of experience they have in a similar type of project. Below, identify the number of projects of each size you or your proponent team have experience in managing.

Evaluation

Upon completion of this section, you will be able to view the 'indicative score' of your project. This score is used to prioritize NHCF projects, and is subject to change at the discretion of CMHC based on application review and verification once your application has been submitted.

This section consists of 24 questions to answer about your project, related to the program criteria on affordability, environmental efficiency, and accessibility. Answer these questions to the best of your knowledge, using the documentation you have of the design and financial aspects of your project. Each question will be presented above the response field as you work your way through the questions, while the full list of questions can be viewed below. The minimum criteria related to the question will be shown in a box above the question. As you respond to each question, your answer will be saved in the list, along with the relevant score. Be sure to answer all questions to calculate an accurate indicative score.

For each question, use the drop down menu to select your answer. Your response will show in the response field. When you have selected your response, click "Save & go to Next question" to continue with the evaluation questions. You may also "Save & go to Previous question" to change your answer to the previous question. Answer each question carefully, but you can return to a question through the "Save & go to Previous question" feature, or by selecting a question from the list to edit your response.

1. Does the project meet the affordability requirement?

   Select Yes or No.

2. What percentage of the units are at rental costs less than 80% of the median market rent?

   Select the percentage from the list of affordable units in your project. The information you provided in the Financial Viability spreadsheet will help you answer this question.

3. For units that are designated as affordable, what is the average rental amount?

   Select the percentage range from the list of affordable units in your project. The information you provided in the Financial Viability spreadsheet will help you answer this question.

4. Does your project meet the minimum accessibility criteria described above?

   Select Yes or No.

5. What percentage of units meet accessibility standards?

   Select the percentage range for your type of project from the list.

6. Does your project meet the minimum Environmental Efficiency criteria?

   Select yes or no.

7. What percentage reduction in operating energy consumption and greenhouse gas emissions will your project achieve?

   Select the relevant reduction for your project from the list – be specific if you are a new construction or a repair/renewal project.

8. Does the project have a DCR of at least 1.0 or break even?

   Select Yes or No. To determine the Debt Coverage Ratio for your project, use the financial viability assessment tool available from the website.

9. Does the project meet the minimum requirement of evidence of community need?

   Select Yes or No, based on whether you can provide the required evidence of community need for your project.

10. Does the project include partners (as evidenced by a signed letter) that will contribute to the project?

    Select Yes or No. You must have a signed letter as evidence of this support.

11. What percentage of costs will be covered by financial support received from others?

    Select the appropriate percentage range that corresponds to the total value of contributions that you will receive from project partners.

12. Does the project have at least one team member with 5 years of experience in developing projects; AND at least one team member with 5 years of experience managing rental projects?

    Select Yes or No.

> If your project is in a rural, remote or northern area, the following questions about proximity may be applied differently if your application is selected.

13. Is the project within 1 kilometer of a public transit station or bus stop?

    Select Yes or No.

14. Is the project within 1 kilometer of a grocery store?

    Select Yes or No.

15. Is the project within 1 kilometer of a neighborhood park?

    Select Yes or No.

16. Is the project within 1 kilometer of a pharmacy?

    Select Yes or No.

17. Is the project within 1 kilometer of a community centre?

    Select Yes or No.

18. Is the project within 1.5 kilometers of a publically funded elementary school?

    Select Yes or No.

19. Is the project within 1.5 kilometers of a public library?

    Select Yes or No.

20. Is the project within 1.5 kilometers of a child care centre?

    Select Yes or No.

21. Is the project within 3 kilometers of health care services or a hospital?

    Select Yes or No.

22. Is the project within 10 kilometers of an area with job opportunities (e.g. business district, commercial strip, industrial site)?

    Select Yes or No.

23. What percentage of units in your project are specifically dedicated to meeting the needs of priority groups or vulnerable populations?

    Select the percentage range that represents the percentage of units in your project that will be dedicated to priority groups or vulnerable populations.

24. Will there be integrated support services available for onsite tenants?

    Select whether there will be no services, part-time services, or full-time services. Services refers to on-site supports that assist households on the premises to maintain their optimal level or health and well-being and may take a variety of forms or vary in intensity based on the clients' needs.

Before continuing, you should review your answers in the list to check that you have answered each question, and provided accurate responses. When you have completed all the questions, you may proceed to the next step.

Score

On this page, you will be able to view the indicative score for your project, based on your self-assessed responses to the questions. The indicative score will determine the prioritization of your project under NHCF and may change during the verification process. You will also be able to view the maximum score for the program. If you think that you may be able to improve your score by making adjustments to your project, speak to your CMHC Specialist for advice. Higher-scoring projects will have a better chance of being prioritized, and may be eligible for more funding than lower-scoring projects.

It is possible that due to the type of project you propose that your indicative score may cause the system to indicate that you are not eligible for the program. Please consult with a CMHC Specialist if you believe your project meets the intention of the program to provide affordable housing. For example, shelters are an acceptable form of housing under the NHCF, and may qualify for exceptions to some of the criteria.

Buildings

In this section of the application, you will provide a description of your building(s) by completing the four sections – General, Land Readiness, Building Readiness, and if applicable, Repair/Renewal details. For new construction, there should be only one "building" entered per application. For repairs, you may enter multiple buildings (i.e. scattered units) in order to specify the repairs necessary to each building in your project.

To begin, click "Add Building". If you have multiple buildings in your project, you will be required to complete this section for each building. If you decide at any time to end the process of adding a building to your project application, you may click "Cancel and Return to Building list" to exit the Building Details section.

When you have completed the section for the first building, you will be prompted to save the information, and either create a new building file or return to the building list. Once created, you will see your buildings listed at the top of the screen. You may edit or delete any of the building information until you submit your application. To edit or delete, select the drop down arrow at the right side of the building field and choose edit or delete. To edit, you will be returned to the project information where you can make changes and save. To delete, you will be prompted to confirm deleting the record; select "delete" to remove the record from the application, or select "cancel" to return to your building list.

General

Building name: Please provide either the name of your building or the physical address.

Land Tenure: Identify if your land is owned (freehold) or leased (leasehold). If your project is On-Reserve, please select "freehold".

What is the age of the building: Identify the age of the building, if known, or provide your best estimate. If your building is new, enter "0".

Structure Type: Select from the drop down menu the material used for construction of your building.

Construction Type: Select from the drop down menu the type of construction method your project will use.

Heating Source: Select from the drop-down menu the primary heat source for your project.

Building Type: Select from the drop down menu. Low-rise buildings are structures up to three storeys; high-rise buildings are structures of four storeys or more.

Overall area of the building in square feet: Identify the total area, in square feet, of the building.

What purpose does the building serve: Select the target client from the drop down menu.

The following two questions will help CMHC identify projects that are subject to the Canadian Environmental Assessment Act.

Is your building on Federal Land: Please select whether your building is on federally owned land.

Has the project or activity been specifically identified by the Minister of the Environment in an Order or under the Regulations Designating Physical Activities: Please select whether your building is has been specifically identified by the Minister of the Environment, or is under the Regulations Designating Physical Activities.

Percentage of the building area that is for Residential Units: Enter the total area, represented as a percentage, of the residential space in your project.

Is the building subject to a social housing operating agreement: Select from the drop-down menu whether your project is currently, was previously, or has never been subject to a social housing operating agreement. It is important to answer this question correctly, as projects that are currently or were previously subject to an agreement may have ongoing requirements related to their operating agreement or other contribution agreements, and may require the consent of their Province and/or CMHC before entering into new loans. If you are unsure about the status of your project, please discuss this with your CMHC Specialist.

Describe the use of the non-residential space within the project: Describe any common spaces, commercial spaces, or other public spaces in the building (2000 characters max.).

What is the total number of units: Enter the total number of units in the project. If your project is a shelter, transitional home or similar building with beds instead of units, enter 0.

What is the total number of affordable units: Enter the number of units that meet the National Housing Co-Investment Fund definition of affordability. If your project is a shelter, transitional home, or similar building with beds instead of units, enter 0.

What is the total number of beds: Enter the total number of beds in the shelter, transitional home, or similar project. If your project does not have individual beds, enter 0.

What is the total number of affordable beds: Enter the total number of affordable beds in the shelter, transitional home, or similar project. If your project does not have individual beds, enter 0.

Social Inclusion

Please describe services that will be available within your building to support the NHS priority groups: Services are offered to tenants on the premises in order to maintain their optimal level of health and well-being. A few examples of such supports include nursing, case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, meal services, personal care, housekeeping, child care, pet care, and other forms of support that help people to live independently and remain stably housed.

Note that the following services/amenities should not be counted as supports: regular public transportation services, grocery store, pharmacy, health clinic/hospital, public library, public elementary school, and community centre or other commercial business. (6000 characters max.)

Summarise the Accessibility Features: Describe the features you have included in the common spaces and in the units that assist people with physical disabilities or for aging-in-place. Identify any accessibility requirements from local codes or regulations. Provide a description of the details of the proposed accessibility strategy within each unit and if applicable, identify the "barrier-free" features from the approach to the building, through the common areas and into the accessible units.

Identify any other features that will enhance accessibility for: - persons with larger mobility devices; - persons with vision loss or persons; - persons with chemical and/or environmental sensitivities; - persons with intellectual disabilities; - persons aging in place (2000 characters max.).

Land Readiness

What is the location of the building: First, check if the location of your building is already in the list by clicking on the search icon to launch the look-up window. You may search the list for the address of your project. If your project address is in the list, select the address and click "Select". If your project address is not in the list, you may create a new location for your project by clicking "New Location".

If your project address exists, select "Yes" from the drop-down menu, and provide the address of your project. If your project does not yet have a registered address, select "No" and provide as much information as you can about the location of your project. When complete, click "Create". You must then re-open the search field and select the location you created to populate the response field.

What is the status of your land acquisition: Select if the land for your project is Obtained, In Progress, or Not Initiated.

When do you expect to/When did you acquire land: Use the calendar to select the date when you acquired or will acquire the land for your project.

> The Application Form uses calendars for several questions to help identify readiness for construction or renewal. The calendar will show the current month and year by default. You can scroll using the arrows at the top left and right, or click on the Month/Year to navigate quickly to other months or years. In Month view, select the year at the top to navigate by years.

Have you obtained an "as is" land value appraisal (less than 12 months old): Select if your land value appraisal for your project is Obtained, In Progress, or Not Initiated.

When do you expect to/When did you obtain the appraisal: Use the calendar to select the date when you obtained or will obtain the land value appraisal for your project.

What is the "as-is" land value: If obtained, please enter the land value as appraised.

Environmental Site Assessments (all applicable phases) status: Select if the Environmental Site Assessment for your project is Obtained, In Progress, or Not Initiated. CMHC requires an ESA for the approval of a loan or contribution, and will not lend or contribute to projects where there is evidence of soil or ground water contamination. CMHC may consider these projects for funding, but will not advance any funds until the problem has been fully assessed and remediated.

When do you expect to/when did you complete the assessments? Use the calendar to select the date when you completed or will complete the Environmental Site Assessment for your project.

Indicate your current status in obtaining ESA Phases 1, 2, 3, (as applicable) including the results:
If applicable, describe the current status in obtaining Environmental Site Assessments,
and any results (2000 characters max.).

Building Readiness

Building Readiness – General

When do you expect to start the construction/renovations: Use the calendar to select the date when
you expect to start your project.

When do you anticipate substantial completion of the project: Use the calendar to select the date when
you expect to reach substantial completion of your project. Substantial completion is considered
to be 90% of units in the project are 90% complete and ready for occupancy.

Building Readiness – Appraisal and Environmental Efficiency

Have you obtained an "as-built/improved" appraisal (less than 12 months old): Select if the appraisal
for your project is Obtained, In Progress, or Not Initiated.

When do you expect to/When did you obtain the appraisal: Use the calendar to select the date when
you completed or will complete the appraisal for your project.

What is the "as-built/improved" value: If obtained, please enter the building value as appraised.

Have you obtained a report confirming that your target level of energy efficiency will be obtainable: Select
if an assessment or report for the efficiency of your project is Obtained, In Progress, or Not Initiated.
Reports must be completed using an appropriate energy simulation software to conduct the
analysis. CanQuest and EnergyPlus are examples of accepted energy modelling software used for
multi-unit residential buildings. For low-rise buildings and townhomes, HOT2000 is acceptable
software. Other software used must be approved by CMHC prior to the submission of the energy
and GHG emission reduction analysis.

When do you expect to/When did you receive the energy efficiency report: Use the calendar to select
the date when you obtained or expect to obtain a report of your project efficiency.

Building Readiness – Zoning, Permit and Site Plan

What is your current zoning status on the property: Projects must have zoning status that is required
for the building being constructed/renovated. Select if the required zoning status of your project
is Obtained, In Progress, or Not Initiated.

When do you expect to/When did you obtain the required zoning: Use the calendar to select the date
when you obtained or expect to obtain required zoning status for your project.

Have you commenced the permit process with the city/municipality: Select if the required permits
for your project are Obtained, In Progress, or Not Initiated.

When do you expect to/When did you receive the permit: Use the calendar to select the date when
you obtained or expect to obtain required permits for your project.

Has your site plan been approved: Select if the approved site plan for your project is Obtained,
In Progress, or Not Initiated.

When do you expect to/When did you receive the approval: Use the calendar to select the date when you obtained or expect to obtain the approved site plan for your project.

Building Readiness – Market Feasibility Study and Budget

Has there been a current market feasibility study completed: Select if a current market feasibility study for your project is Obtained, In Progress, or Not Initiated.

When do you expect to/When did you have it completed: Use the calendar to select the date when you obtained or expect to obtain a market feasibility study for your project.

Have you obtained a cost consultant budget review report: Select if a cost consultant budget review report for your project is Obtained, In Progress, or Not Initiated.

When do you expect to/When did you obtain the report: Use the calendar to select the date when you obtained or expect to obtain a cost consultant budget review report for your project.

Repair/Renewal Details

> Complete this section only if you are applying for repair or renewal of an existing building.

Have you obtained a building condition report which identifies needed repairs and renewals: Select if a building condition report for your project is Obtained, In Progress, or Not Initiated.

When do you expect to/When did you obtain the report: Use the calendar to select the date when you obtained or expect to obtain a building condition report for your project.

If tenants are being displaced, provide information (number of tenants, length of displacement, strategy): If applicable, describe how many tenants will be displaced by the repairs, how long they will be displaced, and the strategy for accommodating them during the repair period (2000 characters max.).

Required Repairs/Renewals

Select which repairs or renewals will be made to your building(s) using the funds from this program. Select all that apply to your project. If the repair or renewal you are making is not in the list, select "other" and describe your repair in the space provided.

> You have now completed the required building information. If you have multiple buildings in your project, please select "Save and Add Another Building" and you will proceed through this step again. Repeat this step for each additional building in your application. If you have only one building in your project, select "Done with Adding Buildings" and you will be returned to your building list. You may now continue to the next step in the application process.

Funding/Collaborators

In this section you will add information about the partners, collaborators and funding sources on your project and what their funding commitment is towards your project. This can include financial, in-kind and other contributions. Projects with other funding sources will be prioritized.

To begin, click "Add Funding Source/Collaborator". If you have multiple partners for your project, you must create a funding source for each one separately. Once created, you will see the partner listed at the top of your screen, in the funding sources list. If you have multiple funding sources, you may organise the list by clicking any of the headings in the list to sort the funding sources based on that heading. You may edit any of the funding sources until you submit your application. To edit or delete, select the drop down arrow at the right side of the field and chose edit or delete. To edit, you will be returned to the project information where you can make changes and save. To delete, you will be prompted to confirm deleting the record; select "delete" to remove the record from the application, or select "cancel" to return to your funding sources list.

General

What is the type of collaborator/partner: Select from the drop-down list

- Government of Canada – Any Government of Canada department or agency other than CMHC
- Province/Territory – Please identify the Provincial or Territorial department
- Municipality – Please identify the municipality
- Indigenous Government – Please identify the First Nation.
- Indigenous Group – Please identify the association or organization
- Not-for-Profit – Please identify the association or organization
- For-Profit/Private – Please identify the name of the company or organization
- Proponent (i.e. a company or an individual) – Please identify
- CMHC – Please identify the CMHC program
- Other – Please identify

Collaborator Organization Name: Give the name of the organization identified in collaboration/ partner type, from whom you will receive your funding. If this partner is a government, identify the department.

Funding Type: Identify if the funding from your partner is:

- Contribution
- Loan
- In-kind
- Cash Equity
- Land Equity
- Other

Funding Purpose: Identify if the funding is for capital for the project, or for ongoing operations of your project.

For loans only

What priority will this funding source have on title: Select from the drop-down list if this partner will have 1st, 2nd, 3rd, 4th, Pari Passu, or Other priority on the registration of the title.

For all capital funding (including loans, contributions, in-kind and equity)

Capital funding amount expected: Enter the total funding amount or the value of the in-kind/equity contribution expected from your partner that will go towards capital on the project.

For funding sources that support Ongoing Operations

Ongoing contributions amount expected (annual): Enter the total expected amount expected from your partner that you will receive on an annual basis.

Indicate the number of contributions to be made: Indicate the total number of contributions your partner will make to the project.

Frequency of contribution: Select from the drop-down list how often you will receive the funding from your partner – (1) monthly, (2) quarterly, or (3) annually.

For all funding sources

Please provide information about your collaborator including contact info and partnership description: In this section, please describe the nature of your partnership with this collaborator and the contact information (name, email, and phone number) of your partner. CMHC may contact your partners/collaborators to verify their contribution to the project (2000 characters max.).

> You have now completed the required funding source information. If you have multiple funding sources for your project, please select "Save and add another Funding Source/Collaborator" and you will proceed through this step again. Repeat this step for each additional funding source in your application. If you have only one funding source for your project, select "Done with adding Funding Sources/Collaborators" and you will be returned to your Funding Sources list. You may now continue to the next step in the application process.

Attachments

To attach files to your application, click on "Browse" (or "Choose Files") and select the files from your computer. When you have found the correct file, click "Upload files" to add the documents to your application. Once successfully attached, your files will be listed under "My Documents" on the Attachments page. The attachments must be in one of the following formats: PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLS, XLSX. You may attach as many files as you want to your application. Each file should be no more than 10MB.

To help our CMHC analysts reviewing your file, please name your files clearly. The required documents for a complete application include the following:

• Financial Viability Spreadsheet

• Demonstration of Need descriptions and supporting documentation

You may include any other documentation that provides details of your project, supports your application, or which may be needed at a later stage of the application process. It is the responsibility of the applicant to ensure that all information provided is complete and accurate to the best of their ability.

Submit your Application

You're done! If you have completed your application form and attached the required documents, you're ready to submit. Click on "Submit my application" to send your application to CMHC.

If you're not ready to submit, you may save your application and return at a later time to complete or change your application information.