NATIONAL HOUSING STRATEGY

Affordable Housing Innovation Fund

APPLICATION GUIDE

Canada

CMHC◆SCHL

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AFFORDABLE HOUSING INNOVATION FUND

The Affordable Housing Innovation Fund (Innovation Fund) initiative will provide support in two 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 the initiative and the evaluation questions required for the application.

APPLICATION GUIDE

This guide is designed to assist in the completion of an Innovation Fund application, for both new construction and the renewal of existing housing. The application form will consist of up to 200 questions over several pages. You can see your progress through the steps of the application at the top of each page, and the pages will be automatically saved after approximately 30 seconds.

WHO CAN APPLY?

Any registered Canadian corporation, organization or individual that wants to build affordable housing in Canada in response to demonstrated community need, can apply as a proponent to the initiative. This can include:

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

The Innovation Fund is available to projects that meet and/or exceed the minimum requirements. Evaluation of the application, prioritization, and verification of project details will aid in the determination of Innovation Fund project funding. It is the responsibility of the proponent to provide sufficient documentation that will verify their compliance with the eligibility requirements for the initiative.

BEFORE APPLYING

Before you begin an application, ensure that your project meets the minimum requirements of the Fund. These requirements on the innovation, affordability, energy efficiency, accessibility and financial viability can be found on the Innovation Fund section of the National Housing Strategy website.

We strongly recommend that you speak with a CMHC Affordable Housing Specialist about your project prior to submitting an application. They can help you to better understand the initiative, clarify the minimum requirements and the prioritization process, as well as assist you with completing an application. To find a specialist near you, please visit: www.cmhc-nhs.ca

LANGUAGE OF PROPOSAL

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

INNOVATION

The primary objective of the Innovation Fund is to test innovative approaches to remove barriers in developing affordable housing. Applicants must demonstrate the use of innovative solutions for affordable housing, specifically the use of customized financing models or unique building designs to lower the costs and risks associated with housing projects.

The amount and type of investment available from the Innovation Fund reflects a combination of factors, with the main consideration being the potential benefit of the proposed innovation on the affordable housing sector. In other words, the degree to which the proposed innovation could transform the affordable housing sector will be the primary driver of the investment. Incremental innovations will generally present a smaller impact to the sector as a whole, leading to more modest investments from the Innovation Fund. Breakthrough and Transformational innovations will generally present higher potential impacts to transform the sector, therefore leading to more significant investments from the Innovation Fund.

Incremental Innovation:

Incremental innovations consist of minor improvements in existing products, services, or processes. These improvements are things we tend to see nearly every day as businesses look to remain competitive and profitable. These 'new and improved' innovations can be easily visualized and quickly communicated.

Historical Example – Home telephones are improved through cordless technology, making the phone capable of going anywhere in the house with no cord.

Breakthrough Innovation:

Breakthrough innovations will bring about meaningful change by providing something demonstrably new, which pushes beyond the 'new and improved' incremental level. These innovations provide an instant competitive edge for a while, however competition will usually adapt to match or exceed these innovations within a relatively short period of time.

Historical Example – The creation of the cellular phone which expands on the cordless technology in combination with improved communication systems. This expanded the ability of a phone to be taken anywhere forced communications companies to adapt to the shift in the industry towards cellular communication.

Transformational Innovation:

Transformational innovations typically turn the existing processes, products or services on their head, which may even make those previous processes, products or services at risk of becoming obsolete. Given the disruptive nature of transformation innovations, they tend to be championed by individuals who are not connected closely to an existing process, product or service.

Historical Example – The smart phone became the transformational innovation. The smart phone improved on cellular phone technologies, and disrupted the laptop as the preferred way to access the internet, and this disruption makes the smart phone a transformational innovation. Smart phones expanded the telecommunications sector beyond just phone calls, and had a significant effect on other industries.

APPLICATION PROCESS

Applications are submitted via the online portal, with exceptions made for mail-in applications (please see mail-in section below). CMHC is committed to protecting the private information of applicants, and all information entered into the portal is retained in a secure database. Once the application is submitted, it can only be edited by contacting CMHC to arrange for the application to be returned to you. You must then re-submit the application via the online portal.

CMHC accepts applications on a continual basis and will verify each application for completeness at submission. The full evaluation, which includes scoring and prioritization, is carried out at periodic intervals. The timing of this full evaluation is at CMHC's discretion and may be reviewed from time to time.

CMHC will accept mailed-in applications only where the applicant can demonstrate they have limited access to the Internet (such as in the North or in remote areas). Hard-copy application forms can be acquired only from Affordable Housing Specialists, who will advise on how to submit via 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 an Affordable Housing Specialist, one will be assigned to you in order to assist you with the rest of the application process.

INVESTMENT

Approved projects can expect the investment from the Innovation Fund to reflect a combination of factors. The degree to which the proposed innovation has the potential to transform the affordable housing sector will be the primary driver of CMHC's investment.

In addition to the innovation, the degree to which the social outcomes of the project exceed the minimum requirements will also play a key role in determining the level of investment from the Innovation Fund. This section refers to the other important Innovation Fund criteria listed below, such as the length and level of affordability, energy efficiency and greenhouse gas (GHG) reduction, accessibility targets, as well as financial viability.

- *Affordable units:* Units must be considered affordable to qualify for the Fund.
- *Innovative design or financing models:* You must demonstrate the use of innovative solutions for affordable housing. This includes novel financing models or unique designs usedto overcome barriers and lower the costs and risks associated with housing projects.
- *Unit affordability maintained for at least 10 years:* You must demonstrate how your project will remain affordable for at least 10 years.

- *Resource Efficiencies in the design:* You must demonstrate how your project will achieve a minimum 10% decrease in energy intensity and greenhouse gas (GHG) emissions. This should be relative to similar projects constructed to the *National Energy Code of Canada for Buildings* 2015 (NECB)

- *Accessibility features must be included:* At least 10% of the units of a project must meet accessibility requirements. Accessible features can include ramps, lifts, modified kitchens, bathrooms, and home automation.

- *Plans for viability and sustainability without long-term government subsidies:* Units must demonstrate that they can be viable while decreasing or eliminating the need for ongoing government subsidies.

- *Other factors that may be included in scoring:* Projects with replicable designs, easy access to transit or have a focus on social inclusion.

Note: Projects with demonstrated added value – such as replicability, access to transit or serving vulnerable populations – will receive a higher score.

Moreover, an application's overall assessment will be enhanced by factors that reduce the overall risk and add certainty to a project including, but not limited to: proponent experience, proponent equity, project readiness, public and private partnerships, and quality of collateral/security.

FINANCING MODELS

If you are proposing an innovative financing model, some required sections of the application form may or may not be directly applicable to your model. Please attempt to fill in these sections with details that reflect your model as accurately as possible. Please make use of the *Summarize innovative features including financial model details* section to provide a detailed overview of your project. In addition, please use the attachments section at the end of the application process to upload documents that provide the full details of your model.

NEW CONSTRUCTION

For new construction, it is recommended that you 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 for the specific type of project being proposed.

- Documentation describing waiting lists for existing affordable housing within the same community.

REPAIR AND RENEWAL

For repairs and renewals, it is recommended that you 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.

REVIEW PROCESS

The application evaluation process can take several weeks. The purpose of this review is to aid the Innovation Fund in determining if your proposal should be brought forward to a review panel of external housing experts, called the "i3C panel", short for "innovate-incubate-invest committee". At this panel session, you would deliver a pitch presentation about your project, with the goal of the panel recommending your proposal to advance to the next stage of the process.

The application evaluation process by CMHC includes a completeness review, scoring and prioritization, as well as preliminary financial and borrower analysis by CMHC. If your application is recommended for prioritization by the i3C, an Innovation Fund Specialist will contact you to confirm your interest in pursuing the initiative, inform you that the full file analysis stage is commencing, and provide you with an estimated minimum requirements gathering completion date. CMHC may, at any time in the review process, contact you for additional information and documentation.

APPLICATION WALKTHROUGH

Simply meeting the minimum criteria for the Innovation Fund does not guarantee your project will be prioritized or approved for funding. Financial viability criteria will be applied during the financial and borrower analysis to determine funding eligibility, and each criteria will be assessed on an evidence-based review.

All fields on the online application form marked with an asterisk (*) are required fields. All required fields on each page must be populated with accurate information before you will be 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 application page.

As you move forward through the application process, the completed pages will be saved automatically (approximately every 30 seconds). 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. It is recommended that you navigate through the application portal using the specified links at the bottom of each page for the previous or next step. Please note that the application portal will time-out automatically 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. The application status will change to *Under Review*. If you need to make changes or add additional information after this time, you will need to contact your Affordable Housing Specialist to have your application returned to you – in this case, the application status will be changed to *Additional Information Required*. You can check the status of your application in the application portal at any time.

CONTACT

If at any stage of your application you require assistance, please contact your local CMHC Affordable Housing Specialist. To find a specialist near you, please visit: www.cmhc-nhs.ca

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 *Minimum Documentation Checklist* on the Innovation Fund webpage for a recommended list of documents pertaining to each criteria of the Fund.

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 other CMHC programs and initiatives. Your contact and profile information will be saved in a secure database.

In the sections of the online application that follow, 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 the *My Profile and Organization Profile,* which you can access and update 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. Completing this section will register your profile in CMHC's internal Client Relationship Management (CRM) 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 organization 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.

Let's begin!

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 the full name and email address.

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

Select your preferred language for contact with CMHC – either English or French.

COMPLETING THE APPLICATION

When you log in, you will be presented with the "My Applications" page, which will list all of your applications in draft mode or submitted.

To begin a new application, click the "New Application" button to the right above the list. To continue or to modify an application you have already started, select it from the list.

> **Linking multiple profiles to one application:** If you have two or more individuals working together on an application, it is possible to provide access for each individual to the same application. Please contact your Affordable Housing Specialist to arrange this.

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 or initiative you are applying for by clicking on the search icon at the right of the field to open the list of programs available. Select "Affordable Housing Innovation Fund".

If you are applying for more than one program or initiative, a separate application will need to be created for each. You will also have to agree to our terms and conditions before continuing.

> **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.

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 from 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 is representing 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.

Target number of years of affordability: This will be the number of years you will be committing to offer the units as "affordable" rate. Ensure you are committing to at least the minimum required under the Fund, which is 10 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). A list of these areas can be found on the CMHC website. 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, and 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.

Name of CMHC contact: Provide the name of the CMHC Affordable Housing Specialist (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 housing for 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. Your answer to this question will not impact the prioritization of your project.

How will the construction/repair be managed: Identify if your project will be completed as (1) a fixed-price construction contract, (2) a construction management contract, or (3) the proponent is acting as the general contractor.

Summarize Innovative Features (including financing models): The innovation being proposed should remove barriers to the creation of affordable rental housing through either an innovative building technique that leads to an increase in revenues, reduction in construction costs or operating costs, or through the creation of an innovative financing model. Please refer to the Innovation Fund's definition of the three levels of innovation provided in this guide. If you are proposing a financing model, an overview of your model should be provided in as much details as possible. (2000 characters max.)

Summarize Environmental Efficiency: Describe the materials, systems, or design features you will use in your building to achieve these reductions, and the overall target energy efficiency you aim to achieve in your project. For *new construction*, projects must demonstrate that they will achieve a minimum 10% decrease in energy consumption and greenhouse gas (GHG) emissions over the same project designed to the requirements of the 2015 National Energy Code for Buildings (NECB) or the 2015 National Building Code (NBC). For *renewals*, projects must demonstrate that they will achieve a minimum 10% reduction in energy use and greenhouse gas (GHG) emissions relative to pre-repair or pre-renewal performance. (2000 characters max.)

Summarize the Accessibility features: Summarize the accessibility features you will incorporate into your building. The Innovation Fund will also recognize the degree of accessibility being reached for the project(s). The Accessibility Requirements list can be found in the Innovation Fund's *Documentation Requirements Fact Sheet* and will provide guidance on aspects related to the accessibility criteria. While completing this document at the time of submission is not mandatory, it will be required if the application proceeds for full analysis. (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. The National Housing Strategy is committed to supporting the most vulnerable groups in accessing stable, affordable housing. Please identify if your project will target units to any vulnerable populations. (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 debt 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)

Level of Experience in Construction

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

Level 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.

Level 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

The Evaluation section consists of approximately 20 questions about your project related to the program criteria on the Innovation, affordability, energy efficiency, accessibility, financial viability and the other criteria previously outlined. Answer these questions to the best of your knowledge, using the documentation you have pertaining to the design and the 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 search icon beside the response field to launch a new window with the response options. Select the relevant response for your project, and click "Select" at the bottom of the new window. 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 – while you can return to a question through the "Save & go to previous question" feature, it is not possible to select a question from the list to edit your response.

Before continuing, it is recommended that you 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.

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

Score

On this page, you will be able to view the indicative application score for your project, based on your self-assessed responses to the questions in the Evaluation section. This section determines the eligibility of your project for the Innovation Fund, as well as the level of support that may be available for your project. As previously mentioned, this score is indicative and may change during the verification process.

The indicative score will help determine the prioritization of your project under the Innovation Fund. 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 Affordable Housing Specialist for advice. Higher-scoring, eligible projects will have a better chance of being prioritized, and may qualify for more funding than lower-scoring projects.

It is possible that submissions may be ineligible based on the types of projects proposed and the answers provided in the evaluation section.

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.

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. Please note this section of the application is not considered mandatory to fill out for the Innovation Fund, at this initial stage.

Use the dedicated navigation tabs at the bottom of the screen to advance through this section of the application, before moving on to the Next Step. 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).

What is the age of the building: Identify the age of the building, if known, or provide your best estimate.

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

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.

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.

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.

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. Standard amenities such as swimming pool, exercise room, common spaces (including community room for tenants use) and parking are considered essential to the effective operation of the residential component of the property and are to be included with the residential portion of the property.

Is the building subject to a social housing agreement: Select from the drop-down menu whether your project is currently, was previously, or has never been subject to a federal social housing operating agreement.

> 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.

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 Innovation Fund's definition of affordability (see website). 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.)

Summarize the Accessibility Features: Describe the features, on a per building basis that 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.

Readiness – Land

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 "Exists" from the drop-down menu, and provide the address of your project. If your project does not yet have a registered address, select "Does not exist" and complete the Land Identifier, Latitude, Longitude and Location Description fields. When complete, click "Create" and the location will be added to 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.).

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.).

Readiness – Building

Building Readiness

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 and 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 environmental site assessment 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 Sources/Funding Request

In this section you will add information about the amount you are requesting from CMHC, as well as from collaborators/partners on your project and what their funding commitment is towards your project. This can include both financial, in-kind and other contributions.

To begin, click "Create Funding Source" at the top of the section. If you are requesting a specific amount from CMHC or from 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 building field and chose edit or delete. To edit, you will be returned to the project information where you can made 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.

The total funding sources will need to add up to your total project costs.

General

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

- CMHC – Please identify the CMHC program (if multiple programs) and the amount you are requesting from the Innovation Fund.

- 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 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

- Other – Please identify

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

Capital funding amount expected: Enter the total funding amount expected from your partner that will go towards capital on the project.

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

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

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

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

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.

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

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

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 (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" 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" 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' 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.

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 as a draft and return to it at a later time to complete or change your application information.