



National Housing Strategy

Affordable Housing Programs – St.Thomas

Let's take a high level look at each of these offerings, what each product offering was designed to address, eligible borrowers and minimum criteria.

National Housing Strategy: A Vision for Inclusive Housing

Housing is more than just a roof over our heads

People

Communities

Partnerships



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The NHS started with a vision for inclusive housing. This vision goes beyond just a roof over our heads – it involves people, communities and partnerships:

- **People:** The NHS will **address the housing needs of vulnerable Canadians**, including seniors; women and children fleeing family violence; Indigenous peoples; persons with disabilities; those dealing with mental health and addiction issues; veterans; and young adults.

- **Communities:** The NHS will create a new generation of housing in Canada – housing that promotes diversity and inclusion, and is a catalyst for more sustainable, accessible, mixed-income and mixed-use communities.

Partnerships: The NHS will create opportunities for greater innovation and collaboration among all levels of government, non-profit and co-operative housing providers, the private sector, and academia to make a meaningful difference in the lives of Canadians. – can't do this alone.

- They are also taking a **human-rights based approach**, the federal government will

take further steps to recognize and progressively implement every Canadian's right to access adequate and affordable housing

When it comes to funding under the National Housing Strategy, partnership is necessary to access the funding. (in addition to energy efficiency and *Partnerships are a central feature of our Funds to maximize investments, ensure coordination of efforts, and remove barriers to the development process.*

The good news is that many of our funding plans are stackable so the more partners involved means that they can access funds from different sources to make a project happen. **The examples presented today have partnerships involved.**

EXAMPLES OF PARTNERSHIP



Direct Financing

Grants / Contribution / Sponsorship

Alternative Financing Models

Challenge Platform

- Sponsor innovation challenges related to housing (ex. Environment & Housing)



Capability & Expertise

- Sharing tools and technical capabilities or expertise.
- Skilled-Base Volunteerism and Enhanced CSR Employment Engagement

Program & Policy Solutions

- Adjusting internal programs and policies to enable greater outcomes.



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Partnerships can fall into two general areas.

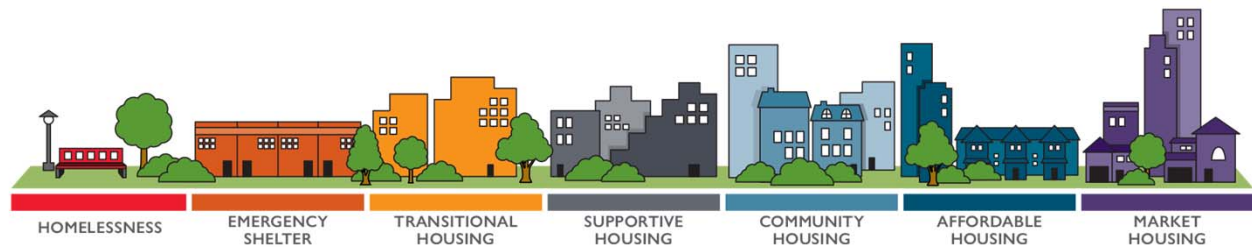
Social Impact Bond

The list on the left involves financial investments, whether grant or loans.

The list on the right involves non-financial partnerships that nonetheless have a quantifiable impact. For example, a mechanism to better connect skilled volunteers with the affordable housing sector has a direct cost-savings to the sector. So even if no money directly changes hands, the work done by skilled volunteers can be quantified.

And that's a great transition into the next slide, which looks at some of the discussions we're having.

Housing Continuum



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Helping Canadians meet their housing needs

At CMHC, we're driven by our belief that everyone in Canada should have a roof over their head, and that a world-leading housing system can be the cornerstone of a thriving and inclusive society. We work with community organizations, the private sector, non-profit agencies and all levels of government to contribute to the stability of the financial system, facilitate access for Canadians in housing need, and offer objective housing research and advice to governments, individuals and the housing industry.

A real impact across the entire housing system

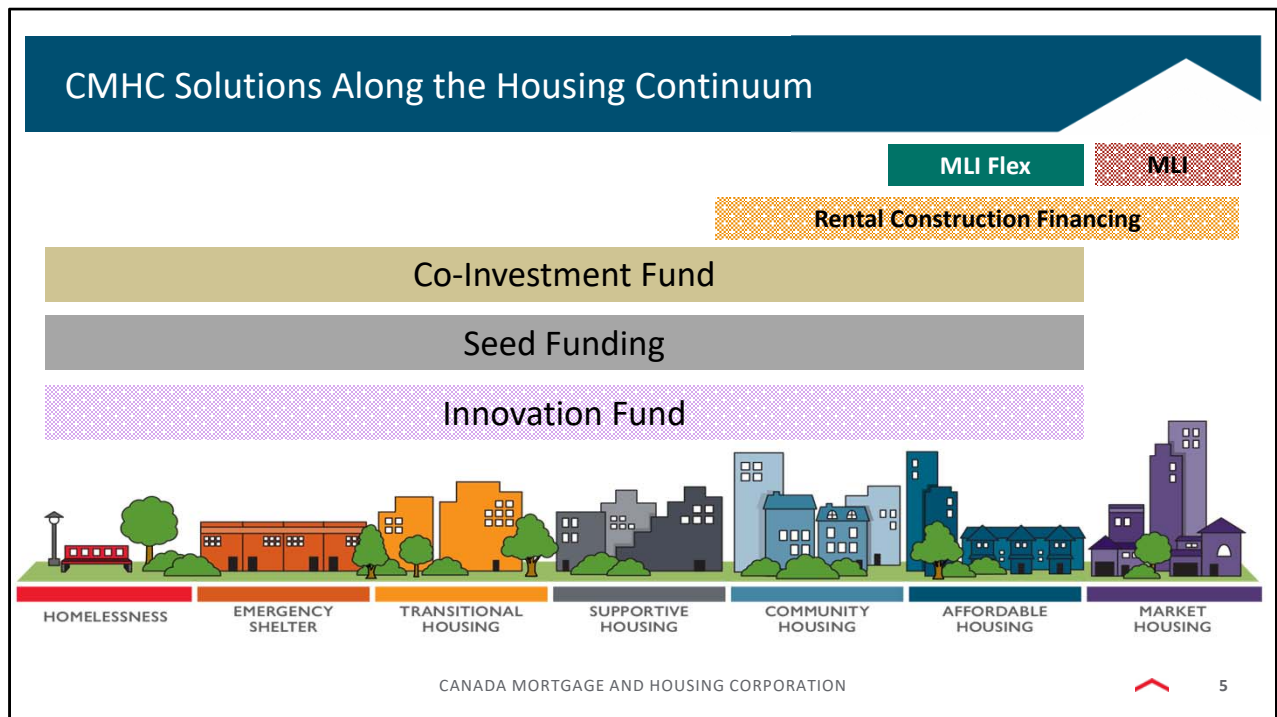
Through our lending initiatives, we help Canadians in need gain access to suitable housing they can afford and through our Insurance, we provide mortgage insurance and client service to protect borrowers, lenders and diversity in housing options.

We are proud of our role in bringing to life **Canada's first-ever National Housing Strategy**, a 10-year, \$40-billion plan that will fuel our economy, strengthen the middle class and give more Canadians across the country a place to call home.

Canada has one of the best housing systems in the world. But approximately 1.7 million families still don't have a home that meets their basic needs. Through the National Housing Strategy, the federal government is re-engaging in affordable housing and bringing together the public, private and non-profit sectors to ensure more Canadians have a place to call home. The goal of this historic strategy is to make sure Canadians across the country can access housing that meets their needs and that they can afford. The Strategy signals a meaningful re-engagement by the federal government in housing.

Through the National Housing Strategy initiatives and through our Mortgage Loan Insurance products, CMHC offers a wide array of housing solutions. Many of these programs and products can be stacked and

the more we understand this spectrum of services and how they may compliment each other the more value we add to each client's project. For example we have a seed funding program that assists with an affordable housing project's pre-development soft costs. This initiative may be stacked with another program such as the Rental Construction Financing initiative, a construction financing initiative that provides financing from construction through to project stabilization.



CMHC offers a wide array of housing solutions

This shows these solutions and roughly where each fits on the housing affordability continuum

some of these programs and products can be 'stacked' (e.g. seed funding program and Co-Investment Fund)

Today I'll talk briefly about three of these and show you where you can get much more information on those 3 and all of the others

Continuum of housing solutions

FUNDING SOLUTIONS

- Seed Funding
- Co-Investment Fund
- Federal Lands Initiative
- Rental Construction Financing



MORTGAGE LOAN INSURANCE

- Flexibilities for affordable housing
- Mortgage loan insurance for market properties

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The following slides illustrate the many options CMHC has to offer to support the creation of new housing at different development phases and for different project types, be it affordable housing, market housing or both.

Seed Funding helps clients looking to build a new project or maintain existing projects. This funding is meant to cover some of the soft costs or pre-development costs associated with their project.

Available funding can consist of one, or a combination of;

- a contribution of up to \$150K and / or
- an interest-free loan of up to \$350K

The **National Housing Co-Investment Fund** provides \$5.19 billion in loans and \$2.26 billion in capital contributions to support and develop mixed-income, mixed-tenure, mixed-use affordable housing. This housing must be energy efficient, accessible and socially inclusive. The National Housing Co-investment Fund prioritizes projects that support partnerships between governments, non-profits, private sector, and others to make federal investment go further. It covers a broad range of housing needs, from shelters to affordable homeownership.

There are two streams within the fund: i) Housing Construction Stream for new construction, and ii) Housing Repair and Renewal Stream for the preservation and renewal of the existing community and affordable housing supply. Today we will focus more on the Housing Construction Stream.

The **Innovation Fund** encourages new funding models and innovative building techniques to build affordable rental housing. This initiative is looking for unique ideas that will revolutionize the sector moving forward. It is a \$200M investment fund with the purpose of stimulating and supporting the construction of up to 4,000 new affordable rental housing units over five years

Funding options could include forgivable loans and contributions, as well as innovative funding options like equity capital investments, minority ownership models, dividend payments or other innovative arrangements.

The **Federal Lands Initiative** is a \$200-million dollar fund that supports the transfer of surplus federal lands and buildings to eligible proponents. This is available at no cost to be developed or renovated for use as affordable housing.

RCFi is a rental housing supply initiative targeting middle class Canadians by financing projects that are financially viable without ongoing operating subsidies.

The financing initiative will provide up to \$3.75 billion dollars in low-cost repayable loans to municipalities, non-profits and private developers for the creation of 14,000 new rental housing units. RCF provides financing during the riskiest phases of development, from construction through to stabilization with fixed 10 year terms.

Mortgage Loan Insurance As Canada's only provider of mortgage loan insurance for multi-unit residential properties, CMHC provides access to preferred interest rates lowering borrowing costs for the construction, purchase and refinance of multi-unit residential properties and facilitates renewals throughout the life of the mortgage. Additional incentives are available to support affordable rental housing projects. In addition, the Rental Construction Financing Initiative provides insured financing in one package, approval of the loan automatically provides the borrower with mortgage insurance for the life of the loan thus facilitating renewal through the life of the loan and enabling lower interest rates throughout these renewals.

Minimum Eligibility Requirements

SOCIAL OUTCOMES



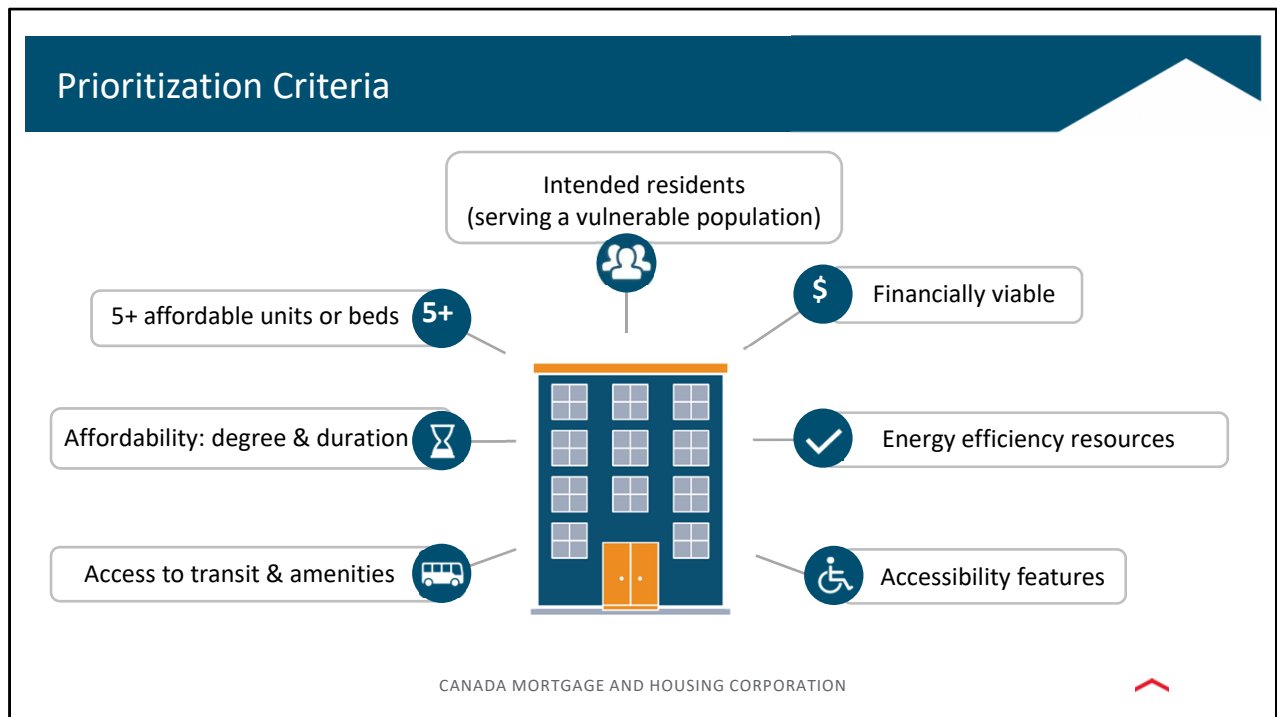
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To be considered for the financing initiative, applications must meet the minimum mandatory requirements for financial viability, affordability, energy efficiency and accessibility.

Borrowers must demonstrate **an affordability commitment for a minimum of 10 years** from first occupancy under the CMHC Loan. In addition, through the loan application scoring process, borrowers will be rewarded for exceeding the 10 year affordability duration. Applications will also be scored on additional criteria aligned with Government priorities and linked to social outcomes.



Prioritization criteria

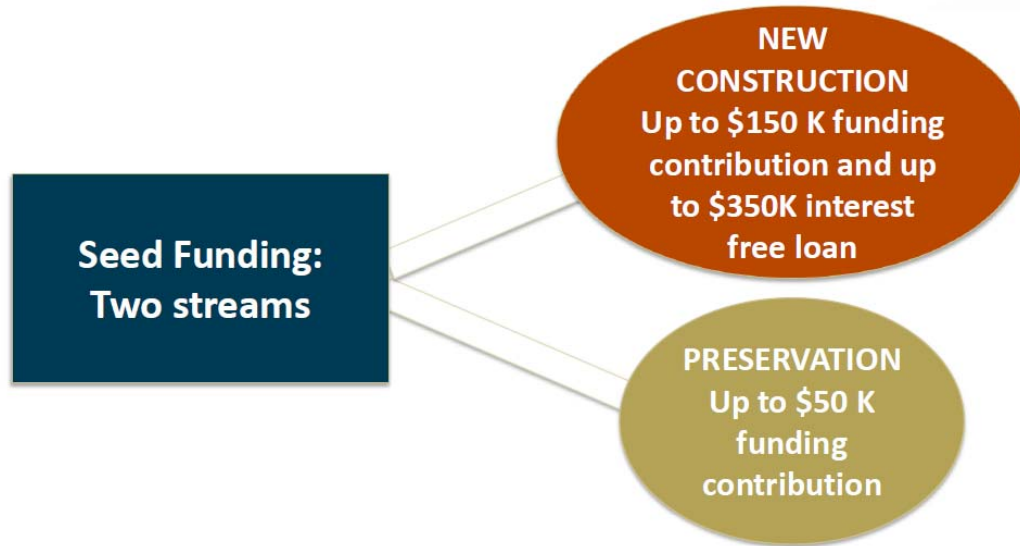
Many elements factor in the approval and the amount of funding, such as: the number of units, the requested activities and their projected cost, proponent's financial situation, organizational strength, financial/risk assessment and urgency, and prioritization of the National Housing Strategy priorities and focus areas.

Particularly if a project is aiming to apply for the Co-Investment Fund or other CMHC funding, aligning with the National Housing Strategy priorities is important. A project can still have positive outcomes without being part of the Co-Investment Fund, so these are not mandatory criteria for Seed Funding, but that's where demonstrating preliminary financial feasibility comes in.

If a project is planning to apply for the Co-Investment Fund, it is important to note that a minimum of 20% of units in the project need to be accessible, and that access to available transit and amenities is part of the criteria.

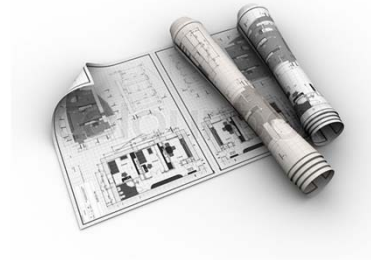
And if a project is not planning to apply for such additional funding, it is important to note what are the financial plans.

Seed Funding Program Design



SEED Funding – Eligible Activities

- ✓ Need & Demand Analysis
- ✓ Special purpose surveys
- ✓ Preliminary financial feasibility
- ✓ Business plan
- ✓ Incorporation
- ✓ Professional appraisal
- ✓ Site surveys
- ✓ Preliminary design
- ✓ Site drawings and specifications
- ✓ Contract documents
- ✓ Development permits
- ✓ Construction cost estimates, etc.



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Eligible activities include but not limited to:

- Analysis of need and demand for proposed project
 - Special purpose surveys
 - Preliminary financial feasibility
 - Business plans
 - Incorporation
 - Professional appraisal
 - Site Surveys
 - Preliminary Design
 - Site drawings and specifications
 - Contract documents
 - Development permits
 - Construction cost estimates, etc.
-
- Contribution plus loan
 - Maximum contribution funding based on proponents: 40% non-profits, 30% municipalities (up to \$150k) 15% private proponents (up to \$75k)
 - Maximum loan: up to \$350,000



National Housing Co-Investment Fund

Eligibility

Projects

Urban Indigenous
community housing

Mixed-use market
and/or affordable
rental housing

New construction
and/or conversion
from a non-
residential use to
affordable multi-unit
housing

Shelters

Transitional and
supportive housing

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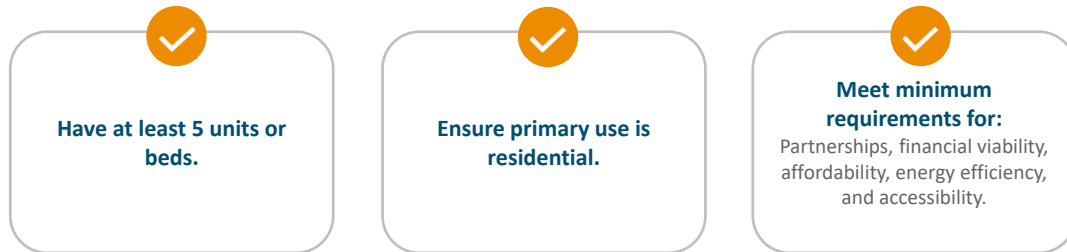
The National Housing Co-Investment Fund – New Construction Stream is open to:

- community housing providers (such as public or private non-profit housing organizations or rental co-operatives)
- municipalities
- provinces and territories
- Indigenous governments and organizations, and
- the private sector.

The following projects can be considered for funding:

- urban indigenous community housing
- mixed use market / affordable rental (for mixed use, commercial space cannot exceed 30% of project)
- new construction and/or conversion from a non-residential use to affordable multi-residential
- shelters, as well as
- transitional and supportive housing.

Project requirements



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In terms of minimum requirements, all projects must:

- have a minimum of 5 units or beds
- have primary use as residential
- meet minimum requirements for **partnerships, financial viability, affordability, energy efficiency, and accessibility**

Partnerships are a central feature of the National Housing Co-Investment Fund. Federal funding **must be** supplemented by investments from another level of government (such as municipalities, Provinces and/or Territories) to ensure coordination of investments.

For **Financial Viability**, applicants will have to demonstrate their financial and operational ability to carry the project, provide evidence of the financial viability of the proposed project itself, and have the capacity to deal with development risks, such as cost over-runs and delays in construction.

For **Affordability**, applicants must keep rents for a minimum of 30% of units below 80% of the Median Market Rental rate and commit for a minimum of 20 years (from

occupancy). (Refer to CMHC's Housing Market Information Portal for the [Rental Market Survey](#).)

For **Energy Efficiency**, new projects must achieve a 25% decrease in energy consumption and greenhouse gas emissions relative to the most recent national building and energy codes.

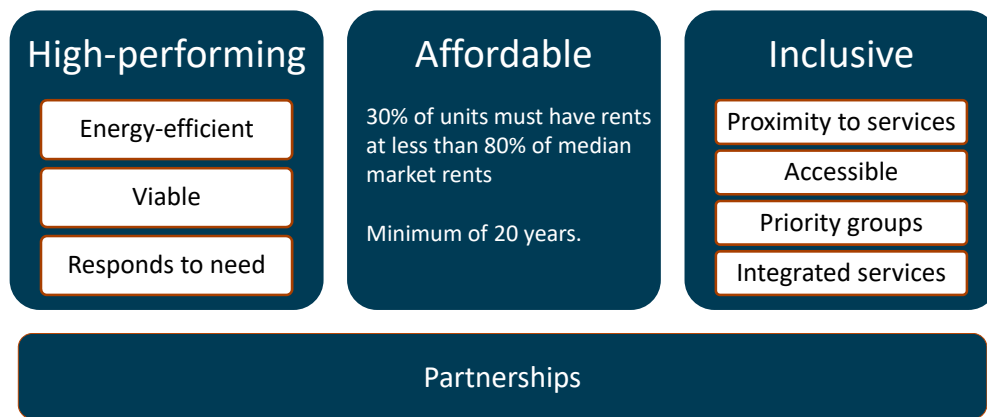
For **Accessibility**, there are two options. **Option 1** - 20% of all units within the project meet or exceed accessibility standards. Access to the project and its common areas is barrier free. **Option 2** - The entire project has full universal accessibility design.

Note that when your project is selected to proceed, you may also wish to apply for Solutions Labs or Demonstrations to allow you to overcome barriers to your projects or capitalize on opportunities to improve performance and enhance outcomes.

To summarize, under the Co-investment Fund's New Construction Stream, loans and capital contributions will be available to attract partnerships and investments to create new, high-performing affordable housing that covers a broad range of housing needs.

For more details regarding these initiatives, you can consult the CMHC-NHS website.

National Housing Co-Investment Fund



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Partnerships are a central feature of the National Housing Co-Investment Fund. Federal funding **must be** supplemented by investments from another level of government (eg municipalities or the Provinces). Form of waived DCC's, grants, financing, land

For **Financial Viability**, applicants will have to demonstrate their financial and operational ability to carry the project.

For **Affordability**, applicants must keep rents for a minimum of 30% of units below 80% of the Median Market Rental rate and commit for a minimum of 20 years. (CMHC's Housing Portal.)

For **Energy Efficiency**, new projects must achieve a 25% decrease in energy consumption and greenhouse gas emissions relative to the most recent national building and energy codes.

For **Accessibility**, there are 2 options:

Option 1- 20% of all units within the project meet or *exceed* accessibility standards. Access to the project & its common areas is barrier free.

Option 2- The entire project has full universal accessibility design.

Co-Investment & Loan Structure

	Loan (up to)	Contribution (up to)
Co-ops & non-profits, Indigenous peoples	95% of cost	40% of cost
PT & municipal governments	75% of cost	30% of cost
Private sector	75% of cost	15% of cost

- 10 year term, renewable for another 10 years
- Intent to hold loans for 20 years, not CMHC insured
- Interest rate fixed for 10 year term
- Term locked in at first advance
- Minimum 1.0 DCR for residential

Amortization
New: up to 50 years
Repair: up to 40 years

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In recognition of their work with affordable housing and vulnerable Canadians, proponents such as Non-profit organizations or Indigenous groups will be prioritized over private-sector proponents

Min. 1.0 DCR and Amort up to 50 years, but can be higher DCR and shorter amort There are no loan fees and the rate is set at the first construction draw and fixed for ten years, but NOT CMHC insured.

Helpful Hints:

- Window closes every month
- Discuss your application with your Affordable Housing Specialist early.
- Do not wait until the last day to submit your application. If you submit it earlier we can provide some feedback.
- Include CMHC costs for legal and a QS. You will need to retain a QS.
- *Need to exceed minimum eligibility* to be prioritized at a National level. Consider how can you make it more competitive? More affordable? More accessible?
- You might not want to compete against yourself.
- Show layering levels of support that make a great partnership and collaboration. Do you have fees waived? Did you get land, financing or funding from the municipality, region or province? Can you provide any equity? What about foundation funds?

- Let your energy modeller and architect know what the program requirements are as soon as possible.



Rental Construction Financing

Eligible projects

STANDARD APARTMENTS

Excludes niche-type housing such as retirement homes, single room occupancy and student housing

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- This initiative is focused on the construction of standard apartment projects only and does not support the construction of niche-type housing such as retirement homes, single room occupancy and student housing.

Minimum Eligibility requirements - Affordability

1

- The total residential rental income must be at least 10% below its gross achievable residential rental income; and
- **20%** of units with rents at or below **30%** of the median household income
- Affordability maintained for at least 10 years

OR

2

- Proposal already approved under other government housing program
- Programs/initiatives aimed at developing affordable rental housing (capital grants, concessions, expedited planning processing);
- Affordability maintained for at least 10 years

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You must meet one of the following affordability requirements criteria.

Affordability Criteria 1 - The total residential rental income of the project must be at least 10% below its potential residential rental income as supported by an appraisal report; and a minimum of 20% of the units must be affordable with rents at or below 30% of the median household income in the subject market; and affordability must be maintained for a minimum of 10 years from the date of first occupancy of the project.

OR

Affordability Criteria 2 – The affordability requirement may be met if the proposal has been approved under other government housing programs/initiatives (be it federal, provincial, territorial, or municipal) that provide support for development of affordable rental housing such as capital grants, municipal concessions or expedited planning processing; and affordability must be maintained for a minimum of 10 years from the date of first occupancy of the project.

Benefits

- ✓ Offers low-cost loans during the riskiest phases of financing development (construction and stabilization/rent-up)
- ✓ Delivers financing features not available in the private market, such as fixed-rate construction/stabilization loans and mortgage loan insurance from the onset
- ✓ Stimulates rental housing construction sector
- ✓ Complements and is compatible with local affordable housing initiatives
- ✓ Incentivizes projects for great social outcomes



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Unique benefits of the Rental Construction financing initiative:

- ✓ RCF offers low-cost loans during the riskiest phases of financing development (construction, rent-up and stabilization)
- ✓ Delivers unique financing features, such as fixed-rate loans and concurrent mortgage loan insurance
- ✓ 10 year term with one low interest rate and 50 year amortization period available.
- ✓ Stimulates the rental housing construction sector
- ✓ Complements and is compatible with local affordable housing programs/initiatives
- ✓ Provides incentives for projects with great social outcomes

Rewarding for Greater Social Outcomes

Prioritization Tiers	Based on the following:	Max. Points
Up to 100% LTC (from 19 to 25 points)	Duration of affordability beyond 10 years	3
	Greater depth of affordability in rents	3
	Greater proportion of affordable units	3
Up to 95% LTC (from 10 to 18 points)	Energy efficiencies beyond minimum requirements ▪ <i>Maximum points given for net zero ready energy or equivalent performance standards</i>	5
Up to 90% LTC (from 0 to 9 points)	Accessibility for future needs (adaptable units) and for greater social inclusion (universal design)	4
	Collaboration, partnerships, and other government supports	5
	Transit Oriented	2

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In addition to the mandatory minimum requirements of financial viability, affordability, energy efficiency and accessibility, applications will be scored on additional criteria that are aligned with Government priorities and linked to social outcomes.

The scoring plays a role in determining the maximum loan amount, up to maximum of 100% LTC for projects with the highest scores. In the event of oversubscription, the scoring will also provide a measurement for prioritization of loan applications. It's an incentive-based approach. The higher score, the more benefits the project receives.

The list on the screen provides the scoring on the following additional criteria:

- Duration of affordability beyond 10 years;
- Greater depth of affordability in rents;
- Greater proportion of affordable units;
- Energy efficiency beyond minimum requirements, with maximum points given for net zero ready energy or equivalent performance standards;
- Accessibility for future needs, that is adaptable units, and greater social inclusion, which is universal design
- In terms of collaboration:
 - Partnerships such as between private and non-profit developers, with a Municipality or with an urban Aboriginal organization;
 - Collaboration also includes other government supports, such as such as grants,

concessions on property taxes, concessions on levies, waiver of development cost charges or other provincial/municipal fees, waiver of community amenity contributions, accelerated approvals; and land donation will positively impact the project scoring.

- Proximity to public transit will also factor into the prioritization scoring.



Mortgage Loan Insurance (CMHC-Insured Financing Through Your Lender)



Advantages for Borrowers

Flexibility in Financing

Higher loan-to-value (LTV), all locations

Lower Interest Rates

Competitive interest rates

Reduced Renewal Risk

Reduced renewal risk for entire amortization period

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So what do borrowers get by coming to CMHC for mortgage loan insurance on multi-unit properties?

Flexibility in Financing:

- Borrowers can obtain mortgage financing with higher a loan-to-value ratios providing larger loan amounts
- Insured financing helps borrowers from different geographical locations (rural and urban) to access mortgage financing - Financing of some projects may be difficult to obtain without insurance

Lower interest rates:

- CMHC insured financing provides the client access to more competitive interest rates.

And Reduced Renewal Risk:

- is very important to highlight, it may not seem in the forefront when the economy is seemingly more stable, however, renewal is still a concern and reduced renewal risk is an extremely important benefit to our clients.

CMHC Mortgage Loan Insurance protects lenders against losses arising from mortgage loan default. Generally, it is required where borrowers have a down payment of less than 20%.

When financing a mortgage loan, many borrowers and developers of multi-unit housing choose CMHC insured financing over conventional, for the additional advantages that come from CMHC insured financing.

Multi-Unit Transaction Types

- ✓ New residential construction (and/or takeout)
- ✓ Refinance of existing residential housing
- ✓ Improvements on existing properties
- ✓ Purchase of existing or new buildings

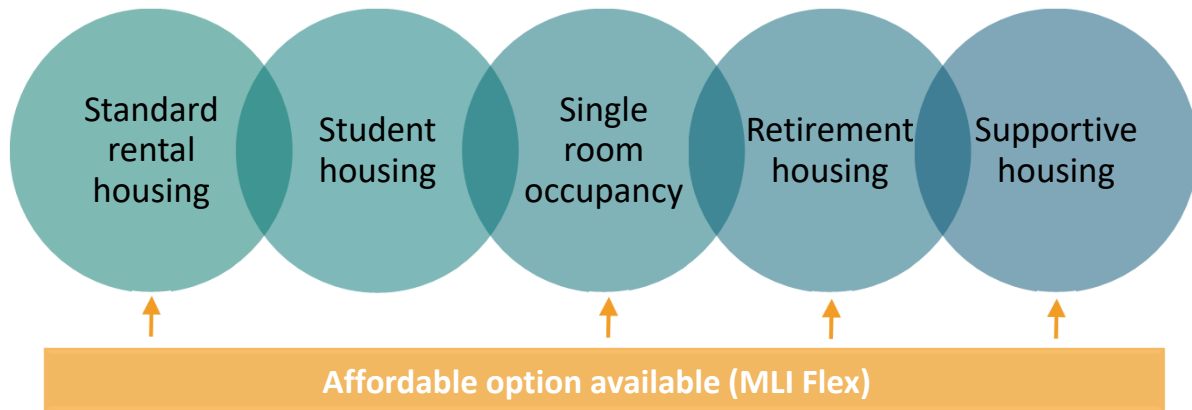


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Multi-Unit Shelter Models



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CMHC is Canada's only provider of mortgage loan insurance for multi-unit residential properties (5+ units) including standard rental housing, student housing, single room occupancy projects, retirement housing and supportive housing projects.

CMHC also offers qualifying projects additional flexibilities for the creation of affordable housing units and premium refunds for energy-efficient housing.

Underwriting Flexibilities for Affordable Projects

- ✓ **Market affordability requirements (same as RCFi)**
Goal: generate supply targeted to “missing middle”
- ✓ **Lower DCR**
1.10 regardless of loan term (vs. 1.2 or 1.3 for Market MLI)
- ✓ **Net Worth**
Some flexibility on requirement (25% of loan amount) with risk mitigations
- ✓ **Advancing**
Full loan (up to 95% LTC) available once construction is complete (no rental achievement holdback, provided no additional risks identified in file)

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The borrower must demonstrate competence and experience commensurate with the size and type of property for which mortgage loan insurance is being sought.

Lower Premiums for Affordable Projects

**Construction Loan
(85% LTC): \$10M**

Market Premium

\$525,000

Affordable Premium

\$250,000

Retirement Homes/Supportive Housing				
Student Housing*/Single Room Occupancy (SRO)				
Standard Rental Housing				
LTV	Market Rental		Affordable Rental	
	Purchase/ Refinance	New	Purchase/ Refinance	New
Up to and incl. 65%	1.75%	2.50%	1.50%	1.85%
Up to and incl. 70%	2.00%	3.00%	1.60%	1.95%
Up to and incl. 75%	2.50%	3.50%	1.70%	2.10%
Up to and incl. 80%	3.50%	4.25%	1.85%	2.30%
Up to and incl. 85%	4.50%	5.25%	2.05%	2.50%
Up to and incl. 90%				2.75%
Greater than 90%				3.00%

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CMHC is revising its premium schedule for multi-unit properties. The revised premium schedule aligns with CMHC's continued participation in multi-unit market segments that address the rental needs of Canadians and supports government efforts to expand and preserve the supply of affordable housing units. These segments include: standard rental housing, student housing, single room occupancy (SROs) projects, retirement homes and supportive housing projects.

CMHC will continue to review multi-unit premiums on a regular basis and will make adjustments as necessary to ensure that premiums are aligned with risk and business strategies.

Surcharges for amortization extensions, non-residential space and second mortgages continue to apply as follows:

- Amortization extensions: 0.25% for each 5-year period beyond 25 years, up to and including 40 years, not to exceed the remaining economic life of the property.
- Non-residential spaces: 1% applied to the portion of the loan attributable to the non-residential space.
- Second mortgages: 0.50% of first mortgage loan amount only.

Premium surcharges will no longer be required for construction advances, release of rental achievement holdback, student housing, or retirement homes.

Options to Help Make Your Vision a Reality

Rental Construction Financing Initiative

- CMHC direct lending for projects with middle-income affordability
- Designed to stimulate rental supply

Mortgage Loan Insurance (Market/Affordable)

- CMHC-insured financing through your Lender
- New Construction and/or takeout financing
- Purchase/Refinance

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NHS Website



www.Placetocallhome.ca

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For additional information and program details about the NHS – visit placetocallhome.ca

Reaching Home: Canada's Homelessness Strategy

PROGRESS: Reaching Home contribution agreements were established with community partners prior to April 1, 2019 to ensure the flow of funds and continuity of service delivery under the new program.

Government of Canada Housing Investments from November 2015 to June 2019

Ontario, fed & prov. 14,800 new units,

135,500 repaired,

Rental assistance, rent supplements, subsidies for social housing) 229,000 individuals

Individuals placed in more stable housing 16,000

Required Documentation - pdf



National Housing
Co-Investment Fund

REQUIRED DOCUMENTATION

The following checklist outlines the minimum information and documentation that will be required for making a final decision. Additional details in regard to documentation requirements will be made available once the applicant has been selected to proceed to the credit assessment stage.

All projects

PROPERTY-RELATED DOCUMENTS

- ☐ Project summary: Including address, legal description, number of units, gross floor and net leasable area, number of parking stalls, summary of amenities, etc.
- ☐ Project budget: Including the cost of each item in the development OR repair/renewal of the project (see "New construction" below for further details).
- ☐ Sources of financing: Borrower equity, CMHC loan, other funding sources (that is grants, forgivable loans, land equity) and waivers of development charges (if applicable).
- ☐ Pro forma operating statement: For each of the residential and non-residential components (if applicable), annual rental income, other income and annual operating expenses.
- ☐ Property insurance: Evidence of satisfactory insurance.

The following are to be prepared by an accredited independent third party.

Note: The costs of these reports may be considered as eligible project costs.

- ☐ Accessibility review: Must demonstrate that the project will achieve its proposed accessibility requirements.
- ☐ Appraisal: To be completed by an independent, Accredited Appraiser Canadian Institute (AACI) certified appraiser.
- ☐ Cost consultant report: Must confirm the project budget, project cash flow, project sources and uses of funds, fixed price contracts, zoning compliance and construction schedule.
- ☐ Environmental efficiency: Must demonstrate that the project will achieve its proposed level of energy efficiency.
- ☐ Environmental assessment reports: Phase I environmental site assessment and



Connect with us!

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Canada



Thank you for your time today. Here is our contact information.