



**National Housing  
Co-Investment  
Fund**



# TABLE OF CONTENTS

<b>ABOUT THE NATIONAL HOUSING CO-INVESTMENT FUND</b> .....	<b>3</b>
<b>WHO CAN APPLY?</b> .....	<b>3</b>
<b>BEFORE APPLYING</b> .....	<b>3</b>
<b>ABOUT THIS APPLICATION GUIDE</b> .....	<b>4</b>
MINIMUM REQUIREMENTS TO SUBMIT YOUR APPLICATION .....	4
<b>HOW TO COMPLETE THE NATIONAL HOUSING CO-INVESTMENT FUND APPLICATION FORM</b> .....	<b>4</b>
INFORMATION ABOUT THE APPLICANT .....	5
PROJECT DETAILS .....	6
General details .....	6
Specific details .....	7
Existing project financials .....	8
EXPERIENCE .....	8
EVALUATION .....	9
SCORE .....	11
BUILDINGS .....	12
General details .....	12
Social inclusion .....	14
LAND READINESS .....	14
BUILDING READINESS .....	15
General details .....	15
Appraisal and environmental efficiency .....	16
Zoning, permit and site plan .....	16
Market feasibility study and budget .....	17
REPAIRS/RENEWAL DETAILS .....	17
Required repairs/renewals .....	17
Funding/Collaborators .....	18
General details .....	18
For loans only .....	19
For all capital funding (including loans, contributions, in-kind and equity) .....	19
For funding sources that support ongoing operations .....	19
For all funding sources .....	19
ATTACHMENTS .....	20
SUBMITTING YOUR APPLICATION .....	20
ONCE APPLICATION IS SUBMITTED .....	20

**Use of Information & Disclaimer:** Information contained in this Applicants' Guide is proprietary information to CMHC. It is made available and shall be used for the sole purpose of providing applicants with sufficient information to prepare responses to the National Housing Co-investment Fund application process. You shall not make any other use of the information contained in this Guide.

## ABOUT THE NATIONAL HOUSING CO-INVESTMENT FUND

The National Housing Co-Investment Fund (NHCF) provides long-term low-cost loans and/or forgivable loans 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.

The **New Construction** stream develops new, high-performing affordable housing located close to necessary supports and amenities, from public transit and jobs to daycares, schools and healthcare.

The **Repair and Renewal** stream preserves and revitalizes the existing community and affordable housing stock.

## WHO CAN APPLY?

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



## BEFORE APPLYING

Before you begin an application, please **contact a CMHC Specialist**. They will help you understand the program, clarify the minimum requirements and documents required throughout the process and assist you with completing your application. The application form will consist of over 200 questions over several pages and will take several hours to complete. All fields marked with an asterisk (\*) are required fields.

## ABOUT THIS APPLICATION GUIDE

This guide will help you complete the online application process for both new construction and renewal of existing housing. It provides an overview of the questions and answers as a reference when completing an application.

### MINIMUM REQUIREMENTS TO SUBMIT YOUR APPLICATION

Before applying, please review and complete the **Required Documentation Checklist** with your **CMHC Specialist**.

Along with a completed application form, you must also include:

1. A completed financial viability assessment tool (**New Construction** and **Repair/Renewal**). Please download, complete, and attach the appropriate file to your application.
2. Signed **Integrity Declaration**.

The NHCF program is available to projects that meet and/or exceed the minimum requirements. Application assessment, verification of project details, and evaluation of the application will determine whether a project receives funding, the type of funding (low-cost repayable loans, forgivable loans, or a combination) and how much. You are responsible to provide sufficient required documentation that will verify compliance with the eligibility requirements. Simply meeting the minimum criteria for the NHCF does not guarantee your project will be prioritized or approved for funding.

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.

## HOW TO COMPLETE THE NATIONAL HOUSING CO-INVESTMENT FUND APPLICATION FORM

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”.

Once you log in your account, you will be presented with the “My Applications” page, where you will be able to access any applications in progress or submitted. To begin a new application click “New Application” to the right above the list.

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.

Each time you log back into 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.

Once you are ready to proceed, 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.

**Note:** the information you enter saves when you move to the next step of the application. If your computer is idle for 30 minutes, your session will time out, so the information on the page will not save. If you sign out or if your session times out, your application will be found in your "draft applications".

## INFORMATION ABOUT THE APPLICANT

If you are completing the application and will be the proponent of 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.

Question:	Display Field Required Information:
Proponent Organization	Provide information on the individual/organization that appears/will appear on deeds and titles of the subject property. 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	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 details

Question:	Display Field Required Information:
Project Name	<p>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" or "100 51<sup>st</sup> Street".</p> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p><b>Note:</b> When providing an address for the street name and number, if your street name is numerical, you must enter it as "51<sup>st</sup>". The system will not accept simply the number "51".</p> </div>
Project Type	<p>Select from the list if your project is a: (1) new construction; (2) new construction – conversion; (3) repair/renovation; (4) repair/renovation – conversion. By "new conversion", we mean the demolition of a building or vacant land converted to housing units. By "repair/renovation conversion", we mean the transformation of a building from a different purpose to housing units.</p>
Target number of years of affordability	<p>Enter 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.</p>
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)?	<ul style="list-style-type: none"> <li>• <b>Urban</b> – 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, select Northern as your location.</li> <li>• <b>Rural</b> – Rural areas are all areas outside of census metropolitan areas and census agglomerations.</li> <li>• <b>Remote</b> – 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.</li> <li>• <b>Northern</b> – This includes the three Canadian territories (Northwest Territories, Nunavut and Yukon) as well as the Inuit Regions.</li> <li>• <b>On Reserve</b> – Indian Reserves, Indian Settlements, Indian Government Districts, Terres réservées, and other land types created by the ratification of Self-Government Agreements.</li> </ul>
Name of CMHC contact	<p>Provide the name the <b>CMHC Specialist</b> that you have been working with on your project.</p>

**Specific details**

<b>Question:</b>	<b>Display Field Required Information:</b>
Is your project targeting women and children?	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?	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. New construction must be completed under a fixed priced contract with a general contractor or under a construction management arrangement. CMHC must confirm the acceptability of the general contractor based on quotes provided with the application for construction or renovation and the form of the contract through the underwriting process and must determine in its discretion whether obtaining a surety bond is necessary to mitigate construction risk.
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, 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, outline the exception and briefly describe your rationale. The NHS is committed to supporting the most vulnerable groups in accessing stable, affordable housing. Identify if your project will target units to any of the priority populations. See the Glossary for descriptions of each priority group (6,000 characters max).

### Existing project financials

Question:	Display Field Required Information:
First Section	Explain if there are existing buildings on the site.
Second Section	<p>Describe the current financial situation of these buildings by answering the six points identified:</p> <ol style="list-style-type: none"> <li>1. Type of debt</li> <li>2. Outstanding amount</li> <li>3. Amortization</li> <li>4. Monthly payment</li> <li>5. Financial institution</li> <li>6. Whether or not the outstanding debt instrument will remain.</li> </ol> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p><b>Note:</b> You may add any additional details that you feel will help to explain the current financial situation of your project (2,000 characters max. per section).</p> </div>

### EXPERIENCE

Question:	Display Field Required Information:
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 applications and is subject to change at the discretion of CMHC based on our review of the application.

This section consists of 24 questions 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.

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.

When you have selected your response, click “Save & go to Next question” to continue with the evaluation questions. 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.

Question:	Display Field Required Information:
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. <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <b>TIP:</b> See the Co-investment Viability New Construction spreadsheet, “Rents &amp; Affordability” Tab, Cell M11.                     </div>
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.

(continued)

<p>8. Does the project have a DCR of at least 1.0 or break even?</p>	<p>Select "Yes" or "No". To determine the Debt Coverage Ratio for your project, use the financial viability assessment tool available from the website.</p> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p><b>TIP:</b> See the Co-investment Viability New Construction spreadsheet, "Project Budget", Cell CD 54.</p> </div>
<p>9. Does the project meet the minimum requirement of evidence of community need?</p>	<p>Select "Yes" or "No", based on whether you can provide the required evidence of community need for your project.</p>
<p>10. Does the project include partners (as evidenced by a signed letter) that will contribute to the project?</p>	<p>Select "Yes" or "No". You must have a signed letter as evidence of this support.</p>
<p>11. What percentage of costs will be covered by financial support received from others?</p>	<p>Select the appropriate percentage range that corresponds to the total value of contributions that you will receive from project partners.</p>
<p>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?</p>	<p>Select "Yes" or "No".</p>

**Note:** 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.

<p>13. Is the project within 1 kilometer of a public transit station or bus stop?</p>	<p>Select "Yes" or "No".</p>
<p>14. Is the project within 1 kilometer of a grocery store?</p>	<p>Select "Yes" or "No".</p>
<p>15. Is the project within 1 kilometer of a neighborhood park?</p>	<p>Select "Yes" or "No".</p>
<p>16. Is the project within 1 kilometer of a pharmacy?</p>	<p>Select "Yes" or "No".</p>
<p>17. Is the project within 1 kilometer of a community centre?</p>	<p>Select "Yes" or "No".</p>

(continued)

18. Is the project within 1.5 kilometers of a publicly 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, review your answers and check that you have answered each question. 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. Higher-scoring projects will have a better chance of being prioritized, and may be eligible for more funding than lower-scoring projects.

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.

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. 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

For new construction, there should be only one “building” entered per application. For repairs/ renewal, 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.

To make edits or deletions, 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 details

Question:	Display Field Required Information:
Building name	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, 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.

(continued)

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

Is your building on Federal Land?	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?	Select whether your building is or 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, 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 (2,000 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

Question:	Display Field Required Information:
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:** 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. (6,000 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 or hearing loss or; persons with chemical and/or environmental sensitivities; persons with intellectual disabilities; persons aging in place (2,000 characters max.).

## LAND READINESS

Question:	Display Field Required Information:
What is the location of the building?	<p>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”.</p> <p>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.</p>
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.

(continued)

**Note:** 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, enter the land value as appraised.
Environmental Site Assessments – ESA (all applicable phases) status:	Select if the ESA for your project is “Obtained”, “In Progress”, or “Not Initiated”. CMHC requires an ESA for the approval of a loan or forgivable loan, and will not lend 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 (2,000 characters max.).

## BUILDING READINESS

### General details

Question:	Display Field Required Information:
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.

### ***Appraisal and environmental efficiency***

<b>Question:</b>	<b>Display Field Required Information:</b>
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, 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.

### ***Zoning, permit and site plan***

<b>Question:</b>	<b>Display Field Required Information:</b>
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.



### Market feasibility study and budget

Question:	Display Field Required Information:
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.

### REPAIRS/RENEWAL DETAILS

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

Question:	Display Field Required Information:
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 (2,000 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, 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 details

Question:	Display Field Required Information:
What is the type of collaborator/partner (select from the drop-down list)?	<ul style="list-style-type: none"> <li>• Government of Canada – Any Government of Canada department or agency other than CMHC.</li> <li>• Province/Territory – Identify the Provincial or Territorial department.</li> <li>• Municipality – Identify the municipality.</li> <li>• Indigenous Government – Identify the First Nation.</li> <li>• Indigenous Group – Identify the association or organization.</li> <li>• Not-for-Profit – Identify the association or organization.</li> <li>• For-Profit/Private – Identify the name of the company or organization.</li> <li>• Proponent (i.e. a company or an individual) – Identify.</li> <li>• CMHC – Identify the CMHC program.</li> <li>• Other – Identify.</li> </ul>
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: <ul style="list-style-type: none"> <li>• Contribution</li> <li>• Loan</li> <li>• In-kind</li> <li>• Cash Equity</li> <li>• Land Equity</li> <li>• Other</li> </ul>
Funding Purpose	Identify if the funding is for capital for the project, or for ongoing operations of your project.

***For loans only***

Question:	Display Field Required Information:
What priority will this funding source have on title?	Select from the drop-down list if this partner will have "1 <sup>st</sup> ", "2 <sup>nd</sup> ", "3 <sup>rd</sup> ", "4 <sup>th</sup> ", "Pari Passu" or "Other" priority on the registration of the title.

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

Question:	Display Field Required Information:
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***

Question:	Display Field Required Information:
Ongoing contributions amount expected (annual)	Enter the total expected amount expected from your partner that you will receive on an annual basis.
Number of contributions to be made	Indicate the total number of contributions your partner will make to the project.
Frequency of contribution	Select if funding from partner will be received "monthly", "quarterly" or "annually".

***For all funding sources***

Question:	Display Field Required Information:
Provide information about your collaborator including contact info and partnership description.	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 (2,000 characters max.).

**You have now completed the required funding source information. If you have multiple funding sources for your project, 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. 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.

Naming your files clearly will help our specialists review your application more quickly.

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.

## SUBMITTING YOUR APPLICATION

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

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

**Exceptions:** CMHC may accept applications by mail 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.

Please speak with a CMHC Specialist about your project prior to submitting an application. If you submit your application without consulting one of our specialists, one will be assigned to you to assist you with the rest of the application process. Find a [CMHC Specialist](#) near you.

## ONCE APPLICATION IS SUBMITTED

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.

Applications are accepted on a continuous basis. See the National Housing Co-investment Fund Website for the high-level process overview. Timelines are approximations and will depend on the complexity and completeness of the application.

20200114-001 26-05-20

