

## APPENDIX B



### Component Overview

*Compiled by the Hon. Jane Philpott's Office  
(Not an Official Government Document)*

<https://www.placetocallhome.ca/>

### **What is the NHS?**

The NHS is a 10-year strategy that involves approximately \$40 billion in federal funding to ensure that more Canadians have access to affordable, good housing options. This money has already been set aside and was committed in Budget 2016 and 2017. Through direct federal funding and partnering with Provinces and Territories the NHS will dramatically improve the affordable and community housing environment.

At least 25% of NHS investments will support projects that specifically target women and girls.

### **What are the Non-Monetary Portions of the NHS?**

1. Legislation will be introduced to ensure the government must maintain the NHS and report to Parliament on its targets and outcomes.
  - a. The report will be required every three years, starting in 2020
2. Creation of a Federal Housing Advocate that will examine and recommend solutions to systemic barriers in accessing affordable housing. They will advise the responsible minister and CMHC.
3. Creation of a National Housing Council, which will promote participatory and evidence-based analysis
  - a. Will have representatives from the federal government, provinces and territories, municipalities, the housing sector, and those with lived experiences
  - b. Provide ongoing input on the NHS
  - c. To begin in 2018
4. A new public engagement campaign that seeks to reduce stigma and discrimination and highlight the benefits of affordable and inclusive housing
5. Creation of a new community-based tenant initiative that provides funds to local organizations that assist people in housing need, allowing these organizations to better participate in housing policy and decision-making

### What are the Monetary Components/Programs of the NHS

The NHS is proposing to invest approximately \$40 billion over the next decade. The breakdown of this investment is as follows:

National Housing Co-Investment Fund, the Rental Construction Financing Initiative and Innovation Fund, low-interest loans	\$17.5 B
Baseline funding for existing agreements	\$9.8 B
Canada Community Housing Initiative	\$8.6 B
Canada Housing Benefit	\$4 B
Funding for local priorities	\$2.2 B
Homelessness Partnering Strategy	\$2.2 B
Federal Community Housing Initiative	\$500 M
Funds set aside for Northern Housing	\$300 M
Research, Data, and Demonstrations	\$241 M
Federal Lands Initiative	\$200 M
<b>Total Investment</b>	<b>\$45.5 B</b>

#### ***The National Housing Co-Investment Fund, Rental Construction Financing Initiative and Innovation Fund (\$17.5 B):***

The NHCF aims to support the creation and repair of affordable homes, with priority given to projects that support the most vulnerable citizens, such as women and children fleeing family violence, or indigenous peoples. There are two streams to the NHCF: the *housing construction stream* and the *housing repair and renewal stream*. Approximately \$2.35 billion is set aside for repairs stream, while the remainder will go towards building new units. A majority of the housing construction funds are in the form of low-interest loans.

It is estimated that these initiatives will:

- Create 60,000 new affordable homes
- Repair 240,000 current affordable and community homes
- Create or repair at least 4000 shelter spaces for victims of family violence
- Create at least 7000 new affordable homes for seniors
- Create at least 24000 new affordable homes for people with developmental disabilities

Projects under the NHCf must have partnership buy-in and investment from another level of government, have 30% of units at less than 80% of median market rents for a minimum of 20 years, a 25% reduction in energy consumption over national building and energy codes, and 20% of units must meet accessibility standards.

Because of the public-private relationship, applications are accepted from community housing providers, municipalities, Provinces and Territories, Indigenous governments or organizations, and the private sector.

***Research, Data, and Demonstrations (\$241 M):***

Over the 10 year period the CMHC will use this funding to run research, surveys awards, scholarships, and innovation labs, to further general research on housing. This may include: a CMHC scholarship program, a collaborative housing research network, CMHC housing research awards, enhanced research collaborations, CMHC standalone research, and demonstrations to showcase innovative practices and technologies.

***Canada Community Housing Initiative (\$8.6 B):***

The Canada Community Housing Initiative is an investment of \$4.3 billion by the federal government with an equivalent expected match by Provinces and Territories. This fund is meant to preserve the existing supply of housing. It will allow approximately 330,000 low-income households to keep affordable housing.

***The Canada Housing Benefit (\$4 B):***

The CHB will be launched in 2020 and aims to provide affordability and deal with local housing needs and priorities. This benefit will be directed at families to offset total rent costs. The federal government is providing \$2 billion and Provinces and Territories are expected to match this amount, bringing the total to \$4 billion.

The benefit will be administered by Provinces and Territories and is estimated to provide an average household with approximately \$2500 per year. At the end of the NHS the benefit is expected to reduce or eliminate housing affordability challenges for more than 300,000 households.

***Homelessness Partnering Strategy (\$2.2 B):***

The HPS is a community-based program that aims to prevent and reduce the rates of homelessness. The program will provide direct support and funding to 61 designated communities, in addition to organizations that address Indigenous homelessness across Canada.

***Federal Community Housing Initiative (\$500 M):***

This initiative will be delivered in two phases. Phase one focuses on federally administered housing that rely on subsidies to maintain affordable housing options. The \$500 million will allow these housing units to maintain their subsidy until March 31, 2020. This will stabilize approximately 55,000 housing units.

Phase two will be discussed through consultation with appropriate stakeholder groups.

***Federal Lands Initiative (\$200 M):***

The Federal Lands Initiative is a fund that supports the transfer of surplus federal lands and buildings for use in housing projects. These can be available at discounted or no cost, dependent on the level of social outcomes achieved by proposals.

***Funds for Northern Housing (\$300 M):***

The federal government is investing \$300 million to offset the cost of housing in the North. This will help 3000 Northern families find affordable housing. These funds are in addition to Indigenous-specific housing investments. Additionally, these funds are in addition to other province and territory funding.

**Timeline**

**2016**

- *The Affordable Housing Innovation Fund*

**2017**

- *Rental Construction Financing Initiative*

**Spring 2018**

- *Phase 1 of the Federal Community Housing Initiative*
- *National Housing Co-Investment Fund, Housing Construction Stream*
- *National Housing Co-Investment Fund, Repair and Renewal Stream*
- *Funding for Northern Territories*
- *National Housing Council*
- *Federal Housing Advocate*
- *Federal Lands Initiative*

**2019**

- *Province and Territory Priority Funding*

**2020**

- *Phase 2 of the Federal Community Housing Initiative*
- *Canada Community Housing Initiative*
- *Canada Housing Benefit*



## National Housing Co-Investment Fund - New Construction Stream

Low-cost loans and capital contributions

There are two streams within National Housing Co-Investment Fund. This is the Housing Construction Stream for new construction and provides \$5.19 billion in loans and \$2.26 billion in capital contributions.

The Housing Repair and Renewal Stream is to repair or renew the existing community and affordable housing supply.

### OVERVIEW

The National Housing Co-Investment Fund provides low-cost loans and/or financial 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.

The National Housing Co-Investment Fund will:

- create 60,000 new units
- repair 240,000 units
- create or repair at least 4,000 shelter spaces for victims of family violence
- create at least 7,000 new affordable units for seniors
- create at least 2,400 new affordable units for people with developmental disabilities

Projects funded through the initiative will also:

- support Canada's climate change goals
- improve accessibility of housing for people with disabilities by promoting accessibility, universal design and visitability

There are two streams within the fund:

- Housing Construction Stream is for new construction
- Housing Repair and Renewal Stream is for the preservation and renewal of the existing community and affordable housing supply

Applications for both streams are accepted throughout the year. CMHC will review and prioritize applications every 60 days.

NOTE: For funding to renovate or repair an existing community or affordable housing project, please apply through the Housing Repair and Renewal Stream of the Co-Investment Fund.

#### HOUSING CONSTRUCTION STREAM - FUND DETAILS

Proponents are eligible for loans and/or financial contributions depending on the needs of the project and the level of achievement of the National Housing Strategy outcomes. Different combinations of loans and/or contribution are possible. There is:

- \$5.19 billion available through low-cost repayable loans over 10 years
- \$2.26 billion available through capital contributions over 10 years

Low-interest loans will be available for up to 20 years to fund projects demonstrating financial viability and long-term affordability.

Each loan offers:

- A 10-year term (closed to pre-payment) with a fixed interest rate locked in at first advance. The term will be renewable for another 10 years and the interest rate will reset when renewed.
- Up to a 50-year amortization for smaller monthly payments and long-term viability.
- Up to 95% loan to cost for residential space and up to 75% loan to cost for non-residential space. There is up to 75% loan to cost (residential) for municipalities, provinces, territories, and private sector.
- Interest-only payments once loan is fully advanced.

When feasible, a loan should be considered as the first option by proponents and may be combined with a contribution. Capital contributions may be available in addition to a Co-investment loan in the following circumstances:

- additional funding for higher performing projects to offset higher costs of meeting or exceeding minimum requirements
- where cash flow is insufficient and contribution is needed to attain break-even cash flow

A project may be eligible to receive a contribution without a Co-investment loan in the following cases:

- where a loan is not a feasible option
- as a top-up contribution where the project has external funding to cover the majority of total project cost
- additional funding as an incentive for higher performing projects

The maximum eligible low-interest loan and/or contribution amount will be determined through a scoring grid. [Click here for more information on the funding eligibility.](#) The Product Highlight Sheet provides further details on the loan characteristics.

Contact an affordable housing specialist today to learn more about submitting an application for funding. Our affordable housing specialist can help assess your need, identify possible solutions and help you navigate the application process.

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

- community housing providers (i.e. Public or private non-profit housing organizations or rental co-operatives)
- municipalities
- provinces and territories
- Indigenous governments and organizations
- private sector

The following projects can be considered for funding:

- community and affordable housing
- urban indigenous community housing
- mixed use market / affordable rental
- new construction and/or conversion from a non-residential use to affordable multi-residential
- shelters
- transitional and supportive housing

### **Minimum Requirements**

All projects must:

- have a minimum of 5 units/beds
- have primary use as residential
- meet minimum requirements for partnerships, financial viability, affordability, energy efficiency, and accessibility (as outlined below)

### **Partnerships**

Partnerships are a central feature of the National Housing Co-Investment Fund. Partnerships maximize investments, ensure coordination of efforts and remove barriers to the development process. Partners will be required to contribute to the project (monetary or in-kind) and the level of contribution may vary from project to project.

Projects must have support from another level of government (such as municipalities, Provinces and/or Territories, Indigenous Government) to ensure a coordination of investments. Support can be financial in nature (monetary or in-kind) or in the form of a letter demonstrating support of the project. For financial support (capital or operating), funding would need to be confirmed at the assessment stage prior to receiving a final approval from CMHC.

### **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
- have the capacity to deal with development risks, such as cost over-runs and delays in construction

### **Affordability**

Applicants must:



- keep rents for a minimum of 30% of units below 80% of the Median Market Rental rate (as described in the most recent [CMHC Rental Market Survey](#) for the market and unit type in question)
- commit for a minimum of 20 years.

### **Accessibility:**

Proponents will be expected to meet the minimum accessibility requirement that:

- Option 1 - Proponents will be expected to meet the minimum accessibility requirement that 20% of all units within the project meet or exceed accessibility standards as prescribed in Table A and that access to the project and its common areas is barrier free
- Option 2 - The entire project (common areas and dwelling units) has full universal accessibility design.

[Click here to learn more about accessibility requirements.](#)

### **Energy Efficiency:**

New projects are required to achieve a 25% decrease in energy consumption and greenhouse gas (GHG) emissions. This decrease must be relative to the most recent national building and energy codes (such as 2015 National Energy Code for Buildings or the 2015 National Building Code).

**Note:** Once your project is selected, we require a confirmation of the energy efficiency and GHG emissions reduction by a qualified energy professional. [Click here to learn more about Energy Efficiency requirements.](#)

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.

## **APPROVAL PROCESS**

CMHC will accept applications on a continuous basis and will follow this review process:

- CMHC will review and prioritize applications every 60 days
- Once your application has been reviewed you will be notified of the end-date of the current 60-day prioritization window. You will also receive the target date to complete the prioritization of the submitted applications.
- Once prioritization of the applications is complete you will be informed whether your application was:
  - selected to proceed for further assessment
  - retained for the next prioritization window
  - declined
- Selected applications will be provided with a list of required documents that must be submitted. These are subject to approval based on a financial and borrower assessment.

### **Prioritization of applications**

All applications for funding will be prioritized based on the achievement of National Housing Strategy outcomes. Provincial and Territorial input on regional housing need will also be considered in the prioritization of applications. A higher score will be assigned to those that exceed minimum requirements. Factors used to prioritize and select applications for further assessment include:

- affordability
- energy efficiency
- accessibility
- proximity to transit, amenities and community supports
- collaboration/partnerships
- social inclusion
- supporting federal priority groups

CMHC will use a scoring grid to determine the eligible loan and/or contribution amount. The score obtained will determine the amount of funding your project could be eligible to receive. Learn more about funding eligibility.

## RESOURCES

The following resource are available to help you prepare your application:

- [Product Highlight Sheet](#) (PDF)
- [Required Documentation Listing](#) (PDF)
- [Energy Efficiency and Accessibility Requirements Guide](#) (PDF)
- [CMHC Rental Market Survey](#)
- [Scoring Grid/Viability Assessment Calculator](#) (XLSX)
- [Funding eligibility](#) (PDF)
- [National Housing Co-Investment Fund Application Guide](#) (PDF)
- [Integrity Declaration](#) (PDF)

## SUBMIT YOUR FUNDING APPLICATION

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.

As you move forward through the application, the completed pages will be saved automatically. Partially completed pages – those that are missing required fields – will not be saved.

You may leave the application portal and return at a later time; your application progress will be saved.

The following information must be completed and uploaded inside the portal for your application to be considered:

1. **Demonstration of need:** Proponents must attach at least one of the following documents to the application to demonstrate how the project is in demand.

- A letter from the municipality, the province/territory or Indigenous Government that confirms the demand/need for the project.
- A market study, with quantitative and/or qualitative indicators demonstrating housing need.
- Documentation describing waiting lists for existing social housing within the same community.

2. **Signed Integrity Declaration:** To ensure the integrity of persons or entities applying for funding under the National Housing Co-investment Fund.

3. **Completed Scoring/Viability Assessment Calculator:** To determine funding eligibility and assess project viability.

Consult the Application Guide and Financial Viability Guide for detailed information and guidance to help you fill out the form and calculator.

**Important:** Give yourself ample time to fill out the detailed, multi-page, online form.

## CONTACT

For help in completing your application, contact your Affordable Housing Specialist. They can help you understand and assess your needs, identify possible solutions, provide information on how CMHC can support your goals and help you navigate our application process.

General inquiries about the NHS or technical support

- Phone: 1-800-668-2642 - Business hours (ET): 7:30 a.m. to 7:30 p.m.
- Email: [contactcentre@cmhc.ca](mailto:contactcentre@cmhc.ca)

Was this page relevant to your needs?

YES

NO

Explore related content using the tags below:

- National Housing Strategy
- Funding Programs
- Financing Programs
- Housing Programs
- Affordable Housing
- Innovation

*Date Published: May 2, 2018*

### BY TOPIC

National Housing Strategy  
Buying

### ABOUT US

CMHC's Story  
Management and Governance

### MORE

CMHC e-Newsletters  
CMHC Library

**Rental Housing**

**Developing and Renovating**

**Managing and Maintaining**

**Data and Research**

**Finance and Investing**

**Corporate Reporting**

**Contact Us**

**Careers**

**Housing Observer Online**

**Media Newsroom**

---

[Privacy Policy](#) | [Terms and Conditions](#) | [Transparency](#) Canada Mortgage and Housing Corporation (CMHC) ©2019

Canada



## Rental Construction Financing

Low-cost loans encouraging the construction of sustainable rental apartment projects across Canada.

The Rental Construction Financing provides low-cost loans encouraging construction of rental housing across Canada where the need is clearly demonstrated. It provides up to \$3.75 billion in loans and will run from 2017 to 2021.

### OVERVIEW

The Rental Construction Financing provides low-cost loans to encourage the construction of rental housing across Canada. It supports sustainable apartment projects in areas where there is a need for additional rental supply. The initiative has a total of \$3.75 billion in available loans, and is open from 2017 to 2021.

The initiative focuses on standard apartment projects in Canada with general occupants.

It does not support construction of niche housing types such as retirement homes, single room occupancy and student housing.

Projects situated on a reserve may be eligible for financing if the borrower can demonstrate that enforceable security over the lands can be granted to CMHC.

**Note:** To learn about funding for niche housing types such as retirement homes, single room occupancy, student housing and supporting housing, we invite you to visit Rental Housing Solutions for more information.

### LOAN DETAILS

The loan offers:

- a **10-year term** (closed to pre-payment) and a **fixed interest rate** locked in at first advance for certainty during the most risky periods of development
- up to a **50-year amortization period**
- CMHC mortgage loan insurance that is effective from first draw and for the duration of the amortization period to simplify loan renewal. The **borrower does not pay the premium**, only the PST if applicable

- up to 100% loan to cost for residential space and up to 75% loan to cost for non-residential space (depending on the strength of the application)
- interest only payments financed by the loan during construction through to occupancy permit
- principal and interest payments are due after 12 months of stabilized effective gross income

Download the product highlight sheet for complete loan characteristics.

**Please note:** at the end of the term, the applicant is responsible to arrange take-out financing with a CMHC Approved Lender.

## ELIGIBILITY AND REQUIREMENTS

### All projects must

- have at least 5 rental units
- have a loan size of at least \$1 million
- respond to a need for rental supply
- have zoning in place, a site plan in process with municipality and a building permit available. The first construction draw must be within 6 months of date of the executed loan agreement
- meet minimum financial viability and social outcome requirements described below

### Financial viability requirements

You must have the financial and operational ability to carry the project without ongoing operating subsidies. This includes the capacity to deal with development risks such as cost overruns, delays in construction and lease-up.

Projects must meet the minimum debt coverage ratio (DCR) requirements. Contact your CMHC representative to get an interest rate stress test of 100 bps over the indicative rate.

### Social Outcome 1: Affordability requirements

You must meet one of the following affordability requirements criteria.

#### Criteria A:

- The total residential rental income must be at least 10% below its gross achievable residential rental income. This must be supported by an independent appraisal report.
- At least 20% of units must have rents at or below 30% of the median total income for all families for the area.
- Affordability must be maintained for at least 10 years from date of first occupancy

#### Criteria B:

- The affordability requirement may be met if the proposal has been approved under another affordable housing program or initiative (federal, provincial, territorial or municipal). This can include capital grants, municipal concessions or expedited planning processing.
- Affordability must be maintained for at least 10 years from date of first occupancy

### Social Outcome 2: Energy-efficiency requirements

Projects must decrease energy use and greenhouse gas emissions. Both must be 15% below the **2015 National Energy Code for Buildings** or the **2015 National Building Code** at minimum.

If we advance your application to the underwriting stage, we will require a confirmation of the energy efficiency and emissions levels by a qualified energy professional. See Appendix B of the Required Documentation fact sheet.

### **Social outcome 3: Accessibility requirements**

At least 10% of the project's units must meet or exceed accessibility standards as regulated by local codes. In addition, access to the project and all common areas must be barrier-free as regulated by the local codes or the 2015 National Building Code. See Appendix A of the Required Documentation fact sheet.

Download the eligibility and requirements details.

## **APPROVAL PROCESS**

We accept applications on a continuous basis. We will notify you of the end-date of the current 60-day prioritization window after we review your application. We will inform you within 5 business days of the end of this window whether your application was selected for underwriting, retained for the next prioritization window or declined.

Selected applications are subject to approval based on an underwriting assessment of the borrower, the property and the market. CMLS Financial has been contracted to complete the underwriting assessment on CMHC's behalf.

### **Prioritization of applications**

We prioritize and select applications for underwriting based on the following:

- social outcomes
- readiness for construction
- local need for rental supply
- financial viability
- CMHC's borrower exposure

Your project's assessment from the Social Outcome Grid will also assist in determining your projects' loan-to-cost ratio.

### **Documentation requirements**

The required documentation provides the minimum information and documentation required when an application is selected for underwriting and before final credit approval.

### **Application fees**

Once your application has been selected for an underwriting assessment, the following fees will be required:



**Residential portion:**

- \$200/unit for the first 100 units
- \$100/unit for subsequent units
- up to maximum of \$55,000 for the residential portion of the application fees

**Non-residential portion:**

- 0.30% of the non-residential loan amount if it exceeds \$100,000

Once your application has been approved and funded, the application fees will be credited back to you. The credit will be through a reduction in the loan's interest rate.

- If your application is declined or withdrawn, we will retain a portion of the fees (minimum 10%) for the underwriting work rendered. Once CMHC has issued a commitment Letter of Intent, no refund will be available, even if the loan is not advanced.

**RESOURCES****Rental Construction Financing Social Outcome Grid (XLSM)**

This tool will help you look at various scenarios. It will provide information regarding the proposed project such as costs, financing and sources of equity. It will also help you determine if your project meets the mandatory minimum requirements for financial viability, affordability, energy efficiency and accessibility.

Applications are scored on additional criteria linked to social outcomes.

**Required:** Download and complete the Social Outcome Grid (XLSM)

**For reference:** Learn more about resource-efficient homes, accessible and adaptable housing

NHS Rental Housing Construction Product Highlight Sheet

**SUBMIT YOUR LOAN APPLICATION**

**Reminder:** Please have your completed Social Outcome Grid (.XLSM) ready to submit with your application.

**Important:** Give yourself ample time to fill out the detailed, multi-page, online form.

**CONTACT**

For help in completing your application, contact your Affordable Housing Specialist. They can help you understand and assess your needs, identify possible solutions, provide information on how CMHC can support your goals and help you navigate our application process.

**General inquiries about the NHS or technical support**

- Phone: 1-800-668-2642 - Business hours 7:30 a.m. to 7:30 p.m. ET



- Email: [contactcentre@cmhc.ca](mailto:contactcentre@cmhc.ca)

**Mailing address:**

Canada Mortgage and Housing Corporation  
Attention: Rental Construction Financing  
700 Montreal Road  
Ottawa, Ontario  
K1A 0P7

Was this page relevant to your needs?

YES

NO

Explore related content using the tags below:

- National Housing Strategy
- Funding Programs
- Financing Programs
- Housing Programs
- Affordable Housing
- Affordable Rental Housing

*Date Published: May 2, 2018*

**BY TOPIC**

National Housing Strategy  
Buying  
Rental Housing  
Developing and Renovating  
Managing and Maintaining  
Data and Research  
Finance and Investing

**ABOUT US**

CMHC's Story  
Management and Governance  
Corporate Reporting  
Contact Us  
Careers

**MORE**

CMHC e-Newsletters  
CMHC Library  
Housing Observer Online  
Media Newsroom



## Seed Funding

Interest-free loans and non-repayable contributions to develop and preserve affordable housing.

The Seed Funding program supports affordable housing through interest-free loans and non-repayable contributions. There are two funding streams: one for new construction/conversions, and one to preserve existing community housing projects.

For full details, see the information below and the [Product Highlight Sheet \(PDF\)](#).

### FUND DETAILS

#### **Interest-free loans**

Available under the New Construction Stream, loans offer a 3-year period to complete and advance all activities. They can be combined with non-repayable contributions.

#### **Non-repayable contributions**

Available under both the New Construction and Preservation Streams, contributions offer a 2-year period to complete and advance all activities.

Maximum funding amounts are decided during the scoring and prioritization process. For more information, see "Application and Approval Process" below and the [Product Highlight Sheet \(PDF\)](#).

## **NEW CONSTRUCTION STREAM**

The New Construction Stream provides interest-free loans and/or non-repayable contributions to help with costs related to pre-development activities. This can include business plans, preliminary designs, development permits and more.

### **Who can apply?**

- community housing providers
- municipalities, provinces and territories
- Indigenous governments and organizations
- private sector groups

### **Eligible project types**

- Indigenous community housing
- community and affordable housing
- mixed-used market / affordable rental
- shelters, transitional housing and supportive housing
- conversion of non-residential buildings to affordable multi-residential
- renovation of existing affordable units at risk of being abandoned or demolished

### **Minimum requirements**

Your project must:

- be primarily residential
- have a minimum of 5 affordable units/beds
- be considered affordable, as determined by the Municipality, Province or Territory, or as accepted under other CMHC programs

## PRESERVATION STREAM

The Preservation Stream provides non-repayable contributions to support costs related to preservation activities. This can include a Building Condition Audit/Assessment, capital replacement reserve planning, an operating viability analysis and more.

### Who can apply?

The Preservation Stream is open to community housing sector groups who were previously under a federally administered operating agreement or to those transferred under a Social Housing Agreement whose federal operating agreements have ended.

If you hold an active federally administered operating agreement and need this type of funding, please visit [Preservation Funding for Community Housing](#).

### Minimum Requirements

Your project must:

- be primarily residential
- have a minimum of 5 affordable units/beds
- be considered affordable, as determined by the Municipality, Province or Territory, or as accepted under other CMHC programs

## APPLICATION AND APPROVAL PROCESS

We accept applications on a continuous basis, and we review and prioritize them every 30 days. Once this process is complete, you will be informed whether your application was approved or declined.

### Prioritization and scoring

Applications are prioritized and scored on the application content and on how well the proposed project supports the following focus areas:

- housing for those in greatest need (vulnerable Canadians)
- housing for those in the North (Yukon, Northwest Territories and Nunavut)

- partnerships and collaborations
- social sustainability
- economic sustainability
- environmental sustainability

## RESOURCES

The following resources are available to help you prepare your application:

- Product Highlight Sheet (PDF)
- Seed Funding Application (New Construction) – Document Requirements (PDF)
- Preservation Funding Application – Document Requirements (PDF)
- Development Checklist for Affordable Housing
- Rental Market Data

## APPLY TODAY

Download and complete one (1) of the following forms, depending on the relevant stream:

- Seed Funding Application Form – New Construction (PDF)
- Preservation Funding Application Form (PDF)

**Important:** Please ensure that you are using the latest version of Adobe Acrobat to view this application.

For **Safari** users, to access this interactive PDF, right-click (*Ctrl + click on Mac*) the link to save the file, and then open it in Adobe Acrobat.

**Chrome** users are unable to open this interactive PDF, we apologize for any inconvenience this may cause however as an interim solution please use an alternative browser such as Internet Explorer or Safari.

For additional assistance, please contact the Affordable Housing Specialist for

your region.

Please submit your completed application to [SF-PFintake@cmhc.ca](mailto:SF-PFintake@cmhc.ca).

You will need to download the [Seed Funding Application \(New Construction\) – Document Requirements \(PDF\)](#), or the [Preservation Funding Application – Document Requirements \(PDF\)](#) to help prepare your application.

**Note:** All fields in the application are mandatory.

## CONTACT

**For help completing your application**, please contact the [Affordable Housing Specialist](#) for your region.

**For general inquiries or technical support**, call 1-800-668-2642 (7:30 a.m. to 7:30 p.m. ET) or email [contactcentre@cmhc.ca](mailto:contactcentre@cmhc.ca).

Was this page relevant to your needs?

YES

NO

Explore related content using the tags below:

- [Developing and Renovating](#)
- [Finance and Investing](#)

*Date Published: September 4, 2018*

**BY TOPIC****National Housing  
Strategy****Buying****Rental Housing****Developing and  
Renovating****Managing and  
Maintaining****Data and Research****Finance and  
Investing****ABOUT US****CMHC's Story****Management and  
Governance****Corporate  
Reporting****Contact Us****Careers****MORE****CMHC  
e-Newsletters****CMHC Library****Housing Observer  
Online****Media Newsroom**

---

[Privacy Policy](#) | [Terms and Conditions](#) | [Transparency](#) Canada Mortgage and Housing  
Corporation (CMHC) ©2018