



SUPPLEMENTARY AGREEMENT NO. 1

AUG 11 2014

Ms. Laurie LeBlanc
Deputy Minister of Municipal Affairs and Housing
Ministry of Municipal Affairs and Housing
777 Bay Street, 17th Floor
Toronto, ON
M5G 2E5

Dear Ms. LeBlanc:

Re: Federal Funding for 2014 - 2019 Extension of the Investment in Affordable Housing

I am pleased to provide this Supplementary Agreement No. 1 to enable Ontario to access funding for the 2014-2019 extension of the Agreement for Investment in Affordable Housing 2011 – 2014 (“2014 Extension”).

CMHC and the Minister of Municipal Affairs and Housing (“MMAH”) agree that this Supplementary Agreement No. 1 enables MMAH to receive further CMHC Funding in the maximum amount of \$400.650 million for the 2014 Extension. This is in addition to the CMHC Funding provided for the Fiscal Years 2011 – 2014 under the Agreement for Investment in Affordable Housing 2011-2014, including any and all amendments and supplements to it preceding this letter (the “Original Agreement”).

PART A: PROVISIONS APPLICABLE TO THE 2014 EXTENSION

The following terms apply only to the 2014 Extension:

1. All provisions of the Original Agreement apply to the 2014 Extension, except where they are not consistent with this Supplementary Agreement No. 1.
2. All references to “2011 – 2014” or more generally to the 2011 - 2014 time period in the Original Agreement will be read to apply to the 2014 Extension. For greater certainty, all schedules of the Original Agreement continue to apply to the 2014 Extension, except as amended herein.
3. This Supplementary Agreement No. 1 applies only to the CMHC Funding and Contributions by Others for the purposes of the 2014 Extension, pursuant to Commitments made by MMAH only from and after April 1, 2014 to not later than March 31, 2019, except that Commitments of Contributions by Others may be made to not later than March 31, 2020. Contributions by Others for the 2014 Extension are in addition to the Contributions by Others pursuant to the Original Agreement.
4. CMHC Funding under this Supplementary Agreement No. 1 is for the period from April 1, 2014 to March 31, 2019. MMAH will provide to CMHC a proposed completed Annual Plan in the form attached as Schedule C – 2014 Extension for the Fiscal Years 2014 - 2019. Payment of CMHC Funding for each Fiscal Year is conditional on having in place a completed and agreed-to Annual Plan for that Fiscal Year. All references in the Original Agreement to Schedule C are deemed to be references to Schedule C – 2014 Extension.
5. The maximum CMHC Funding under this Supplementary Agreement No. 1 is \$400.650 million. This maximum CMHC Funding is available by Fiscal Year in the following amounts: 2014 – 2015: \$80.130 million; 2015 – 2016: \$80.130 million; 2016-2017: \$80.130 million; 2017 – 2018: \$80.130 million; 2018 – 2019: \$80.130 million. At least \$0.590 million in CMHC Funding must be claimed in each Fiscal Year and used under this Supplementary Agreement No. 1 for victims of family violence.
6. Recommitments of CMHC Funding under this Supplementary Agreement No. 1 (in accordance with subparagraph 6.9(a) or (b) of the Original Agreement) must occur not later than March 31, 2020.
7. For the purposes of the 2014 Extension, MMAH will use the Quarterly Claims form Schedule D to identify only CMHC Funding and Contributions by Others under this Supplementary Agreement No. 1, as set out in section 7 of the Original Agreement. Under this Supplementary Agreement No. 1, the final Quarterly Claim request for CMHC Funding must be received by CMHC not later than March 29, 2019, though MMAH will continue through March 31, 2020 to use the Quarterly Claims form Schedule D to identify Contributions by Others.

8. Under this Supplementary Agreement No. 1: By March 31, 2016 the total Commitments of Contributions by Others must be at least equal to the total of CMHC Funding paid (pursuant to paragraph 7.2 of the Original Agreement) for the Fiscal Year ending March 31, 2015. By March 31, 2017 the total Commitments of Contributions by Others must be at least equal to the total of CMHC Funding paid (pursuant to paragraph 7.2 of the Original Agreement) for the Fiscal Years ending March 31, 2015 and March 31, 2016. By March 31, 2018, the total Commitments of Contributions by Others must be at least equal to the total CMHC Funding paid (pursuant to paragraph 7.2 of the Original Agreement) for the Fiscal Years ending March 31, 2015, 2016 and 2017. By March 31, 2019, the total Commitments of Contributions by Others must be at least equal to the total CMHC Funding paid (pursuant to paragraph 7.2 of the Original Agreement) for the Fiscal Years ending March 31, 2015, 2016, 2017 and 2018. By March 31, 2020, the total Commitments of Contributions by Others must be at least equal to the total CMHC Funding paid (pursuant to paragraph 7.2 of the Original Agreement) for the Fiscal Years ending March 31, 2015, 2016, 2017, 2018 and 2019.
9. For the purposes of CMHC Funding and Contributions by Others under this Supplementary Agreement No. 1, the maximum period for the present valuing of ongoing CMHC Funding and Contributions by Others referenced in paragraph 8.3 of the Original Agreement is twenty years but not beyond March 31, 2040.
10. CMHC Funding and Contributions by Others under this Supplementary Agreement No. 1 must be disbursed to Projects and Recipients in accordance with this Agreement not later than four years following the date of Commitment, but in any event not later than March 31, 2024 or, in the case of ongoing contributions, within twenty years following the date of Commitment but not later than March 31, 2040.
11. CMHC and MMAH agree on the value of apprenticeships in the residential housing sector which support training of skilled labour. Under this Supplementary Agreement No. 1, through appropriate initiatives as determined by MMAH or Ontario, MMAH will ensure support for the use of apprentices under Programs, where feasible and will use the outcome and related indicators identified in the attached Addendum to Schedule E, for the purposes of annual reporting set out in paragraphs 9.2 and 9.3 of the Original Agreement.

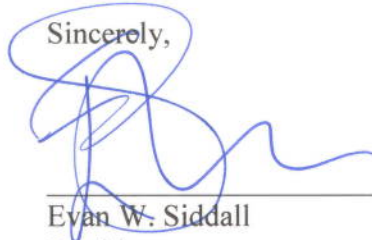
PART B: PROVISIONS APPLICABLE TO CMHC FUNDING AND CONTRIBUTIONS BY OTHERS UNDER THE ORIGINAL AGREEMENT AND THE 2014 EXTENSION

1. Effective for Fiscal Years starting after March 31, 2014, Schedule F to the Original Agreement is hereby replaced with revised Schedule F appended to this Supplementary Agreement No. 1.

If you agree, please confirm your agreement by signing this Supplementary Agreement No. 1 in duplicate and return one original agreement to me.

Please ensure that copies of this Supplementary Agreement No. 1 are attached to all copies of the Original Agreement.

Sincerely,



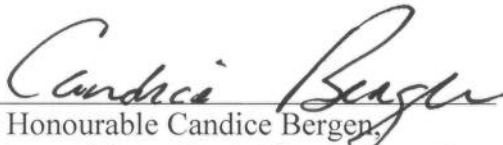
Evan W. Siddall
President

MMAH agrees

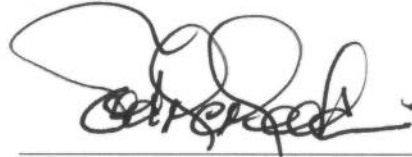
Her Majesty the Queen in Right of the
Province of Ontario as represented by the
Minister of Municipal Affairs and Housing



Laurie LeBlanc J. Hope
(A) Deputy Minister of Municipal Affairs and
Housing

A handwritten signature in cursive script, reading "Candice Bergen".

The Honourable Candice Bergen,
Minister of State (Social Development)

A handwritten signature in cursive script, reading "Ted McMeekin".

The Honourable Ted McMeekin,
Minister of Municipal Affairs and Housing
Province of Ontario

Schedule C - 2014 Extension added by Part A, paragraph 4 of the Supplementary Agreement No. 1 effective April 1, 2014

CMHC - ONTARIO

SCHEDULE C - 2014 EXTENSION: ANNUAL PLAN

| Planned Quarterly Claims for PMHC Funding (\$ millions) (6) | 2014-2015 | | | | | 2015-2016 | | | | | 2016-2017 | | | | | 2017-2018 | | | | | 2018-2019 | | | | | Grand Total | |
|--|-----------|----|----|----|-----------|-----------|----|----|----|-----------|-----------|----|----|----|-----------|-----------|----|----|----|-----------|-----------|----|----|----|-----------|----------------|-----------|
| | (1) | | | | Total (7) | (2) | | | | Total (7) | (3) | | | | Total (7) | (4) | | | | Total (7) | (5) | | | | Total (7) | | |
| | Q1 | Q2 | Q3 | Q4 | | Q1 | Q2 | Q3 | Q4 | | Q1 | Q2 | Q3 | Q4 | | Q1 | Q2 | Q3 | Q4 | | Q1 | Q2 | Q3 | Q4 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | \$80.130 | | | | | | \$80.130 | | | | | \$80.130 | | | | | \$80.130 | | | | | \$80.130 | \$400.650 |

(1) Planned Quarterly Claims for 2014-15 (to be proposed to CMHC by May 1, 2014).

(2) Planned Quarterly Claims for 2015-16 (to be proposed to CMHC by May 1, 2015).

(3) Planned Quarterly Claims for 2016-17 (to be proposed to CMHC by May 1, 2016).

(4) Planned Quarterly Claims for 2017-18 (to be proposed to CMHC by May 1, 2017).

(5) Planned Quarterly Claims for 2018-19 (to be proposed to CMHC by May 1, 2018).

(6) Each quarterly amount should reflect the estimated value of Quarterly Claims that CMHC will receive by the last business day of the quarter.

(7) This is the annual allocation and fiscal authority for the Fiscal Year. Reallocation among Fiscal Years must be approved by CMHC (subject to availability of funding).

The above amounts include the following:

| Victims of Family Violence (\$ millions) | | | | |
|--|-----------|-----------|-----------|---------|
| 2014-2015 | 2015-2016 | 2016-2017 | 2017-2018 | Total |
| \$0.590 | \$0.590 | \$0.590 | \$0.590 | \$2.950 |

| Commitments of Contributions by Others (\$ millions) | 2014/15 \$ millions | | 2015/16 \$ millions | | 2016/17 \$ millions | | 2017/18 \$ millions | | 2018/19 \$ millions | | 2019/20 \$ millions | | Grand Total |
|---|------------------------|-------|------------------------|-------|------------------------|-------|------------------------|-------|------------------------|-------|------------------------|-------|-------------|
| | Ontario | Other | Ontario | Other | Ontario | Other | Ontario | Other | Ontario | Other | Ontario | Other | |
| | / | | / | | / | | / | | / | | / | | |
| | (8) | | (8) | | (8) | | (8) | | (8) | | (8) | | (8) |
| | | | | | | | | | | | | | |

(8) See requirements of paragraphs 8.2., 8.3 and 8.7 of the Original Agreement as modified by Part A, paragraphs 8 and 9 of this Supplementary Agreement No. 1 for Commitments of Contributions by Others.

CMHC-ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING

**ADDENDUM* TO SCHEDULE E - ANNUAL PUBLIC REPORTING ON OUTCOMES
(Supplementary Agreement No. 1, Part A, paragraph 11)**

Apprenticeship Outcome: Foster training of skilled labour by supporting apprenticeships in the residential housing sector.

Related Indicator(s):

- Description of activities / initiatives to promote or support apprenticeships in IAH Projects.
- Number of IAH Projects employing apprentices.
- Number of apprentices employed under IAH Projects.

*For greater certainty, under this Supplementary Agreement No. 1, Schedule E and all Schedule B Distinguishing Program Summaries that relate to construction and major renovation are deemed to include the outcome and related indicator(s) identified in this Addendum to Schedule E.

Schedule F
as per Part B, paragraph 1 of Supplementary Agreement No. 1 effective April 1, 2014

CMHC - ONTARIO
AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING
ANNUAL AUDITED STATEMENT OF DISBURSEMENTS
For the Fiscal Year Ended March 31, 20 ____ (\$ dollars)

| Part A: (Paragraph 9.4 of the Original Agreement and Part B, paragraph 1 of Supplementary Agreement No. 1) | 2011 - 2014 ORIGINAL AGREEMENT | | |
|---|------------------------------------|----------------------------|--------------------------|
| Disbursements Current Fiscal Year | CMHC Funding | Contributions by Others | Total |
| Programs (Schedule B) | | | |
| Program 1 | | | |
| Program 2 | | | |
| Subtotal Programs | | | |
| Program Management and Administrative Costs | | | |
| Total Disbursed | | | |
| Victims of Family Violence (included in above) | | | |
| Part B: (Paragraph 9.4 of the Original Agreement and Part B, paragraph 1 of Supplementary Agreement No. 1) | | | |
| Cumulative Funding and Contributions | Beginning Balance Disbursed | Disbursed This Year | Disbursed to Date |
| Cumulative Funding - Disbursed to Projects and Recipients | | | |
| Program 1 | | | |
| Program 2 | | | |
| Total CMHC Funding Disbursed | | | |
| Total Contributions by Others - Disbursed to Projects and Recipients | | | |
| Program Management and Administrative Costs | | | |
| Cumulative Grand Total of Disbursed CMHC Funding and CBO | | | |
| Victims of Family Violence (included in above CMHC Funding Disbursed) | | | |
| MMAH and Ontario Share of Contributions - Disbursed to Projects and Recipients (Included in CBO above) | | | |
| Part C: Reconciliation (Paragraphs 6.8, 8.6, and 8.7 of the Original Agreement and Part A, paragraph 10 of Supplementary Agreement No. 1, as applicable) | | | |
| Reconciliation of Disbursement of CMHC Funding and Disbursement of Contributions by Others | Beginning Balance | Current Year | Total |
| CMHC Funding Received minus Refunds to CMHC | | | |
| Net* CMHC Funding Disbursed and to be Disbursed | | | |
| Excess | | | |
| Deficiency** in net* Contributions by Others Disbursed and to be Disbursed | | | |
| Amount to Refund to CMHC*** | | | |
| Victims of Family Violence included in CMHC Funding Received/ Refunded above | | | |

| 2014 EXTENSION AGREEMENT |
|--|
| Disbursements to Projects and Recipients |
| CMHC Funding |
| Contributions by Others |
| Total |

| 2014 EXTENSION AGREEMENT | | |
|-----------------------------|---------------------|-------------------|
| Beginning Balance Disbursed | Disbursed This Year | Disbursed to Date |
| | | |
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| 2014 EXTENSION AGREEMENT | | |
|--------------------------|--------------|-------|
| Beginning Balance | Current Year | Total |
| | | |
| | | |
| | | |
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| | | |
| | | |
| | | |
| | | |

*net of amounts recovered or to be recovered for project or recipient non-compliance (paragraph 6.8 of the Original Agreement) and net of shortfall for victims of family violence (paragraph 8.1 of the Original Agreement and Part A, paragraph 5 of Supplementary Agreement No. 1, as applicable)

**deficiencies in matching CBO (paragraph 8.6 of the Original Agreement and Part A, paragraph 10 of Supplementary Agreement No. 1, as applicable); deficiencies in MMAH and Ontario 50% share of required CBO (Paragraph 8.7 of the Original Agreement)

*** sum of "Excess" and "Deficiency"

SV250414

CMHC - ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011 – 2014

AGREEMENT made as of April 1, 2011,

between

CANADA MORTGAGE AND HOUSING CORPORATION
("CMHC")

and

HER MAJESTY THE QUEEN IN RIGHT OF THE PROVINCE OF
ONTARIO as represented by the Minister of Municipal Affairs and
Housing ("MMAH");

WHEREAS CMHC and MMAH have a shared interest in and agree on the importance of improving access to affordable, sound, suitable and sustainable housing for households in need and have an established record of co-operation toward achieving this purpose;

AND WHEREAS federal, provincial and territorial ministers responsible for housing have agreed on an Affordable Housing Investment Framework as contained in Schedule A;

AND WHEREAS CMHC and MMAH agree that MMAH should have primary responsibility for the design and delivery of programs in respect of this purpose in order to provide flexibility and to address Ontario's local needs and priorities within the Framework;

AND WHEREAS existing arrangements for the supply and improvement of Affordable Housing are expiring;

AND WHEREAS CMHC and MMAH intend that, in realizing the purpose of this Agreement, certain outcomes be achieved.

AND WHEREAS CMHC is an agent of Her Majesty in right of Canada pursuant to the *Canada Mortgage and Housing Corporation Act*, R.S.C. 1985, c. C-7 as amended, and is entering into this Agreement in that capacity and pursuant to sections 25, 51, 57, 58, and 95 of the *National Housing Act*, R.S.C. 1985, c. N-11 as amended;

AND WHEREAS the Minister of Municipal Affairs and Housing has the authority to enter into this Agreement pursuant to the *Ministry of Municipal Affairs and Housing Act*, R.S.O. 1990, c.

M.30 as amended, on behalf of Her Majesty the Queen in Right of the Province of Ontario, and is entering into this Agreement in that capacity;

NOW THEREFORE, CMHC and MMAH hereby agree as follows:

1. INTERPRETATION

Definitions

1.1 In this Agreement, unless the context requires otherwise,

“Affordable Housing” means Housing which is modest in terms of floor area and amenities, based on household needs and community norms, is priced at or below average market housing rents or prices for comparable Housing in a community or area, and is for the benefit of and affordable to households who are on, or eligible to be on, a waiting list for social housing, in a manner approved by MMAH (referred to in this Agreement as “households in need”);

“CMHC Funding” means the maximum amount specified in paragraph 8.1, subject to the terms of this Agreement;

“Commitment” means an undertaking by MMAH to provide contributions for a Project or to a Recipient under this Agreement;

“Contributions by Others” means cash or in-kind eligible contributions from the Government of Ontario, municipalities, the private sector, the voluntary sector, charities and individual donors to be used in accordance with a Program or Programs under this Agreement. Contributions by Others do not include: contributions from any Government of Canada sources including but not limited to arrangements with CMHC; nor contributions under any program wholly or partially funded from Government of Canada sources; nor contributions which receive credit under any arrangement with CMHC or the Government of Canada outside this Agreement; nor contributions by the occupants of the Housing; nor contributions associated with healthcare or the provisions of services to residents or tenants; nor contributions from energy efficiency programs.

“Effective Date” means April 1, 2011;

“Fiscal Year” means twelve-month period ending on March 31;

“Housing” means residential accommodation, and facilities, common areas and services used directly with the residential accommodation. Housing does not include commercial or institutional premises, social or recreational services, and services or facilities related to mental or physical health care, education, corrections, food services, social support or public recreation;

“Program” means a program for which a distinguishing summary is in effect under section 5;

“Program Management and Administration Costs” means MMAH’s costs of carrying out this Agreement that are not assignable to individual Projects or Recipients, including but not limited to costs for communications and agents used in the delivery of the Programs;

“Project” means Affordable Housing approved under a Program and for greater certainty may include a single Unit, but excludes the case of a Commitment to a Recipient;

“Recipient” means a household in need, directly receiving a contribution under a Program;

“Unit” means self-contained residential dwelling or as may be otherwise set out in the distinguishing summaries for Programs described at section 5.

- 1.2 All Schedules to this Agreement form part of this Agreement. In case of inconsistency between a section or sections of this Agreement and a Schedule, the section or sections prevail.
- 1.3 Where MMAH is the intending owner and operator of a Project within a Program, MMAH’s recording of its approval, commitment and terms and conditions for the Project is equivalent to its approval of and a contribution agreement for the Project.

2. OBJECTIVE

- 2.1 The objective of this Agreement is to improve the living conditions of households in need by improving access to Affordable Housing off-reserve that is sound, suitable and sustainable.

3. OUTCOMES

- 3.1 The parties intend that the overall outcome to be achieved through the carrying out of this Agreement will be to reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.
- 3.2 Depending on the categories of spending addressed under this Agreement, CMHC Funding and Contributions by Others may also serve to achieve the following outcomes:
 1. Reduce the demand for services and institutional living by increasing and extending independent living for households in need being seniors and

persons with disabilities.

2. Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.
3. Increase the resources available to address the Housing needs of households in need by encouraging Contributions by Others, including the private and not-for-profit sectors.

4. SPENDING CATEGORIES

4.1 CMHC Funding and Contributions by Others must be used in accordance with at least one of the following four spending categories in order to be recognized:

1. Increase the supply of Affordable Housing: This may include new construction of or conversion to Affordable Housing, and homeownership or rental, all targeted to households in need.
2. Improve Housing affordability for vulnerable households: This may include rent supplements or shelter allowances to address Affordable Housing needs, and homeownership assistance, all targeted to households in need.
3. Improve and preserve the quality of Affordable Housing: This may include renovation, rehabilitation and repair of existing Affordable Housing for households in need.
4. Foster safe independent living: This may include support for new construction of, and modifications and renovations to Affordable Housing, that provide accommodations for victims of family violence or extend independent living for households in need being seniors and persons with disabilities.

4.2 Notwithstanding anything in this Agreement, CMHC Funding and Contributions by Others must not be used

- (a) in respect of Housing for which there was on October 1, 2010, or is at the time of Commitment under this Agreement, an arrangement directly with CMHC relating to financing, operation or occupancy; nor
- (b) in respect of Housing that was on October 1, 2010, or is at the time of Commitment under this Agreement, subject to any arrangements under any agreement between CMHC and the Government of Ontario.

The above exclusions do not apply when, due to the passage of time, without intervention, the Housing is no longer within sub-paragraph (a) nor sub-paragraph (b).

5. PROGRAMS

- 5.1 MMAH will prepare a distinguishing summary for each proposed Program that MMAH wishes to include under this Agreement. The distinguishing summary will include the following:
- Name of the (proposed) Program
 - Effective Date
 - Which Spending Category(ies) it falls into
 - Specific Objective
 - Proponent Type
 - Activity Type
 - Nature of Assistance
 - Intended Outcome(s) to be met
- 5.2 MMAH may propose changes to distinguishing summaries for Programs.
- 5.3 MMAH will provide each distinguishing summary and any modifications or changes to any distinguishing summary to CMHC for review to confirm consistency with the spirit and intent of this Agreement.
- 5.4 The distinguishing summaries and any modifications or changes to the distinguishing summaries so confirmed for all Programs will together constitute Schedule B and be appended to this Agreement. A confirmed distinguishing summary must be in place and effective for each Program before any CMHC Funding is paid for that Program. CMHC shall use its best efforts to advise MMAH in writing of the result of its review within ten business days of receiving the summary.
- 5.5 MMAH may elaborate each Program beyond the distinguishing summary, but each Program must comply with the requirements of this Agreement and fit within one or more of the Spending Categories.

6. DELIVERY AND ADMINISTRATION OF PROGRAMS

- 6.1 The delivery of Programs must respect this Agreement.
- 6.2 MMAH is responsible for making all Commitments. Commitments may be made only from and after April 1, 2011 to not later than March 31, 2014, except that Commitments of Contributions by Others may be made to not later than March 31, 2015.

- 6.3 All CMHC Funding and Contributions by Others shall be used only in respect of Affordable Housing in compliance with this Agreement. However, the Affordable Housing within a Program for victims of family violence need not be exclusively for the benefit of households who are on, or eligible to be on, a waiting list for social housing.
- 6.4 MMAH shall enforce a requirement that the Housing under each Program be and remain Affordable Housing for 10 years, except as MMAH and CMHC may otherwise agree.
- 6.5 CMHC recognizes the Province of Ontario's standards for health, safety and building, which MMAH will apply to the Programs.
- 6.6 CMHC Funding is subject to compliance with the environmental assessment and mitigation requirements as set out in the Canadian Environmental Assessment Act, S.C. 1992, c. 37 and its regulations, as amended from time to time (collectively, the "CEAA"). CMHC will supply to MMAH a current guideline (including any updates, as necessary) that MMAH will apply. In requesting CMHC Funding for any Commitment, MMAH will confirm to CMHC that it has ensured that the use of CMHC Funding by MMAH will comply with the CEAA guideline.
- 6.7 MMAH shall require an agreement for each Project and appropriate agreements with or arrangements for each Recipient, setting out the terms and conditions (reflecting the requirements of this Agreement) for contributions for the Project or to the Recipient. Contributions, whether by way of CMHC Funding or Contributions by Others or both, must not be structured as loans other than to secure correction or recovery in the case of non-compliance.
- 6.8 MMAH is responsible for monitoring and ensuring Project and Recipient compliance with this Agreement throughout the period of affordability referred to in paragraph 6.4.
- 6.9 Where a Commitment is cancelled, rescinded or reduced, or a Project or Recipient is non-compliant in whole or materially in part, then the affected CMHC Funding or Contributions by Others or both will be considered to remain committed, provided that,
 - (a) for CMHC Funding, MMAH recommits this CMHC Funding within the same Fiscal Year in which the cancellation, rescission or reduction, or Project or Recipient non-compliance occurred, but not later than March 31, 2014; and
 - (b) for Contributions by Others, MMAH recommits these Contributions by Others by March 31, 2015, or within the same Fiscal Year in which the cancellation, rescission or reduction or Project or Recipient non-compliance occurred, whichever is later.
- 6.10 MMAH may enter into arrangements under which municipalities, Service Managers under the *Social Housing Reform Act, 2000* or any successor legislation, or other persons

or bodies perform functions that are the responsibility of MMAH under this section. Notwithstanding any such arrangements, MMAH remains directly responsible and CMHC will relate and look to MMAH alone in regard to these functions.

7. PLAN, QUARTERLY CLAIMS AND PAYMENT OF CMHC FUNDING

- 7.1 CMHC Funding under this Agreement is for the period from April 1, 2011 to March 31, 2014. MMAH will provide to CMHC a proposed completed Annual Plan in the form attached as Schedule C. MMAH will propose the planned Quarterly Claims amounts for the annual allocation of CMHC Funding for each Fiscal Year by not later than May 1st of the Fiscal Year, for CMHC concurrence. Payment of CMHC Funding for each Fiscal Year is conditional on having in place a completed and agreed-to Annual Plan for that Fiscal Year.
- 7.2 CMHC will pay the appropriate amount of CMHC Funding to MMAH based on Quarterly Claims provided by MMAH. CMHC will have no obligation and no liability to pay CMHC Funding before receipt of a Claim from MMAH.
- 7.3 Quarterly Claims will be in the format set out in Schedule D and will contain the information regarding Commitments called for in Schedule D.
- 7.4 MMAH will endeavour to ensure that the Quarterly Claims reflect as closely as feasible the Annual Plan. Variations between the planned Quarterly Claims amounts and the actual Quarterly Claims received are permitted. The total of all Quarterly Claims received for CMHC Funding in respect of any Fiscal Year must be in accordance with the completed and agreed-to Annual Plan for that Fiscal Year.
- 7.5 CMHC must receive the Quarterly Claim for each fiscal quarter by not later than the last business day of the quarter. (Business day excludes any day on which the offices of CMHC or MMAH are normally closed for business.) The final request for CMHC Funding must be received by CMHC not later than March 31, 2014.
- 7.6 MMAH will continue through March 31, 2015 to use the Quarterly Claims form Schedule D to identify Contributions by Others.
- 7.7 MMAH will also use the Quarterly Claims form Schedule D to identify separately, in the Fiscal Year in which they occur, recommitments under paragraph 6.9 (even beyond March 31, 2015).
- 7.8 MMAH will also use the Quarterly Claims form Schedule D to identify separately, in each Fiscal Year (and even beyond March 31, 2015), any cancellations, rescissions, reductions and Project or Recipient non-compliance not considered to remain committed under paragraph 6.9.

8. FINANCIAL PROVISIONS

- 8.1 The maximum CMHC Funding under this Agreement is \$240.390 million. This maximum CMHC Funding is available by Fiscal Year in the following amounts: 2011 – 2012: \$80.130 million; 2012 – 2013: \$80.130 million; 2013 – 2014: \$80.130 million. CMHC Funding cannot be reallocated among Fiscal Years without prior CMHC approval. At least \$0.590 million in CMHC Funding must be claimed in each Fiscal Year and used under this Agreement for victims of family violence.
- 8.2 (a) CMHC and MMAH agree that the Contributions by Others must at least match the CMHC Funding overall and must comply with paragraph 8.7. In particular, by March 31, 2013 the total Commitments of Contributions by Others must be at least equal to the total of CMHC Funding paid pursuant to paragraph 7.2 for the Fiscal Year ending March 31, 2012. By March 31, 2014 the total Commitments of Contributions by Others must be at least equal to the total of CMHC Funding paid pursuant to paragraph 7.2 for the Fiscal Years ending March 31, 2012 and March 31, 2013. By March 31, 2015 the total Commitments of Contributions by Others must be at least equal to the total of CMHC Funding paid pursuant to paragraph 7.2 for the Fiscal Years ending March 31, 2012, 2013 and 2014. MMAH will refund to CMHC any amounts of CMHC Funding paid that exceed the totals of the Commitments of Contributions by Others.
- (b) MMAH will refund to CMHC any CMHC Funding not considered to remain committed pursuant to subparagraph 6.9(a) by the end of that Fiscal Year. Any Contributions by Others not considered to remain committed pursuant to subparagraph 6.9(b) will no longer be recognized as Contributions by Others. The foregoing applies only to the extent that the CMHC Funding or Contributions by Others has or have not been “earned” for the Project or by the Recipient in accordance with Program requirements; “earned” is based on the period of time over which the Project’s or Recipient’s Housing has remained Affordable Housing relative to the 10 years or other agreed period per paragraph 6.4, and over which the terms and conditions of the relevant agreement or arrangement, per paragraph 6.7, have been met.
- (c) Subparagraph 8.2(b) shall not apply to CMHC Funding or to Contributions by Others that has or have been disbursed but not recovered, provided that the mechanisms in place to secure potential recovery of the CMHC Funding and Contributions by Others potentially involved are reasonable and best efforts are used to effect recovery.
- 8.3 For Contributions by Others the value of in-kind contributions will be the fair market value of the contributions. The value of ongoing CMHC Funding and Contributions by Others not disbursed within one year of Commitment will be the present value of the projected stream of ongoing contributions, for the period of the ongoing contributions (up to a maximum of twenty years but not beyond March 31, 2035), discounted at the appropriate Government of Canada benchmark bond yield rate. “Appropriate” means at the closing market price for bonds with a remaining term equal to or nearest to the period, on or most recently before the day the Commitment is made, as published by the Bank of

Canada. Where there is no such remaining term nearer to the period than all the others, the nearest longer remaining term will apply.

- 8.4 CMHC Funding and Contributions by Others shall be used only for Affordable Housing within Programs, and Program Management and Administration Costs.
- 8.5 CMHC Funding and Contributions by Others shall not be used for a shelter allowance component of any social assistance program; nor for energy efficiency programs, but energy efficiency and water conservation measures will be promoted wherever possible.
- 8.6 MMAH is responsible for disbursement of CMHC Funding and Contributions by Others for each Project and to each Recipient. CMHC Funding and Contributions by Others must be disbursed to Projects and Recipients in accordance with this Agreement not later than four years following the date of Commitment, but in any event not later than March 31, 2019 or, in the case of ongoing contributions, within twenty years following the date of Commitment but not later than March 31, 2035. MMAH will refund to CMHC any CMHC Funding which is not disbursed in accordance with this paragraph or that exceeds the total of Contributions by Others disbursed in accordance with this paragraph.
- 8.7 The Government of Ontario's own contributions that are committed and disbursed shall not be less than 50% of the total Contributions by Others required by subparagraph 8.2(a) above.

9. ACCOUNTABILITY FRAMEWORK

- 9.1 CMHC and MMAH agree that governments must be accountable to the public for the use of public funds through an open and transparent process which identifies expected outcomes, measures performance, reports results to the public and provides for follow-up.

Reporting on Outcomes

- 9.2 MMAH will report publicly on outcomes and related indicators for each Fiscal Year in accordance with the completed and agreed-to Schedule E, within six months after the end of the Fiscal Year (that is by September 30). Payment of CMHC Funding is conditional on having in place a completed and agreed-to Schedule E. MMAH will continue reporting publicly until after the end of all affordability periods and all CMHC Funding and Contributions by Others have been disbursed and reconciled in accordance with this Agreement.
- 9.3 MMAH will provide a copy of the reporting on outcomes and related indicators called for in Schedule E to CMHC for information purposes at least one week before the release to the public; where the information is part of a larger report, MMAH need only extract and provide the information called for in Schedule E. CMHC will provide a copy of any annual public reporting on outcomes and related indicators under this Agreement that is

specific to or refers to Ontario or MMAH to MMAH for information purposes at least one week before the release to the public; where the information is part of a larger report, CMHC need only extract and provide the relevant information. Each Party agrees to keep the information received from the other Party confidential until the other Party releases it.

Annual Audited Statement of Disbursements

- 9.4 MMAH will prepare and provide to CMHC within six months after the end of each Fiscal Year an Annual Audited Statement of Disbursements for each Fiscal Year in accordance with this Agreement in the format set out as Schedule F. MMAH will continue preparing and providing these statements until all required affordability periods have ended and all CMHC Funding and Contributions by Others have been disbursed and reconciled, including any required recoveries and refunds.
- 9.5 MMAH will obtain and provide the results of an annual audit or certification in accordance with Schedule F.1.

Review

- 9.6 CMHC will conduct a review of the success of the delivery and cost-sharing model under this Agreement. CMHC intends to conduct this review in 2013.
- 9.7 CMHC will rely on the Annual Plan, Quarterly Claims, annual outcomes and related indicators reporting, and Annual Audited Statements of Disbursements required under this Agreement.

10. OFFICIAL LANGUAGES

- 10.1 In areas of significant demand and in accordance with Ontario's *French Language Services Act*, MMAH agrees to provide all information and services pertaining to the Programs in both French and English. MMAH will use the criteria for information and services in the *Official Languages Regulations* made pursuant to Canada's *Official Languages Act* as a guideline to determine "significant demand". Representatives of local French language groups will be or will have been consulted.

11. COMMUNICATIONS AND PRIVACY

- 11.1 CMHC and MMAH agree on the need for joint, open, transparent, effective and timely communications with the public through ongoing public information activities that recognize the contributions of each Party, based on the protocol in Schedule G. This includes all activities covered by this Agreement.

- 11.2 CMHC and MMAH agree that, where there is a request or proposal to make public any information one party has provided to the other pursuant to this Agreement, the party receiving the request or proposing to make the information public will give the other party at least one month's notice to the extent possible under access to information legislation. Information the disclosure of which is prevented by federal or provincial privacy legislation will not be made public.

12. GENERAL

- 12.1 CMHC Funding is subject to the necessary appropriations from Parliament; CMHC has no liability in case of no or insufficient appropriations for CMHC Funding or for CMHC undertakings in the aggregate. Contributions by Others by the Government of Ontario are subject to the necessary appropriations from the Legislature of Ontario; MMAH has no liability in case of no or insufficient appropriations for those Contributions by Others or for MMAH's undertakings in the aggregate; in case of no or insufficient appropriations, the obligation to refund CMHC Funding under subparagraph 8.2(a) and paragraph 8.6 still applies.
- 12.2 This Agreement may be amended only by written agreement of CMHC and MMAH.
- 12.3 No member of the House of Commons or Senate of Canada or Legislature of Ontario shall be admitted to any share or part of any contract, agreement or commission made pursuant to this Agreement or to any benefit arising therefrom.
- 12.4 Nothing in this Agreement is to be construed as authorizing one party to contract for or incur any obligation on behalf of the other or to act as agent for the other. In particular, CMHC is not a party to any Program nor to any agreements or arrangements relating to Projects or with Recipients, and is in no way whatsoever accountable for any environmental or pollution matters.
- 12.5 Neither party may assign this Agreement without the written consent of the other, such consent not to be unreasonably withheld.
- 12.6 Any material revisions or addendums to any "Agreement for Investment in Affordable Housing 2011 – 2014" between CMHC and any other province or territory of Canada will, upon request, be extended to MMAH.
- 12.7 (a) Subject to subparagraphs (b), (c), and (d), MMAH agrees to indemnify CMHC and save it harmless from all costs, damages, expenses, injury and liability whatsoever which CMHC may suffer as a result of claims of any sort (in this paragraph 12.7, collectively "Claims" and individually a "Claim"), arising out of the implementation of this Agreement, but this indemnity does not apply with respect to Claims:
- (i) arising from any circumstances for which coverage is provided under an

insurance policy or claims fund to the extent that CMHC is indemnified or covered under such policy or fund; or

(ii) to the extent such Claims are in any way, directly or indirectly, attributable to the negligence, bad faith or willful misconduct of CMHC.

(b) MMAH's maximum liability to CMHC under its indemnity in subparagraph (a) shall be limited in the aggregate to the amount of CMHC Funding claimed under this Agreement by MMAH and paid by CMHC to MMAH in the aggregate less any CMHC Funding refunded by MMAH to CMHC in accordance with this Agreement.

(c) In order to be entitled to indemnification under subparagraph (a), CMHC shall comply with the following terms and conditions:

- (i) CMHC shall give prompt notice to MMAH, with all available particulars, of any proceeding whether actual or threatened, in respect of which indemnity may be sought under this Agreement and of all claims made in it;
- (ii) upon the written request of MMAH, CMHC shall furnish to MMAH copies of all documents and provide any other information relating to the Claim(s) that is in the possession or under the control of CMHC;
- (iii) CMHC shall take all reasonable steps necessary to secure and preserve its rights in respect of the Claim(s) and, to the extent that CMHC has a right to commence a proceeding against another person (whether for damages or indemnification or otherwise) in respect of a matter for which CMHC claims indemnification from MMAH hereunder, CMHC shall assign that right to MMAH and subrogate MMAH to that right to the extent of the amounts paid by MMAH or for which MMAH is liable hereunder;
- (iv) CMHC shall not voluntarily assume any liability in respect of or settle or compromise a Claim or any proceeding relating thereto without obtaining MMAH's prior written consent; however, if CMHC does so assume, settle or compromise, then MMAH shall not be liable for the amount if any by which the total amount of the ultimate resolution of the Claim exceeds the amount for which the Claim would likely have been resolved but for CMHC's assumption, settlement or compromise;
- (v) MMAH shall have the right to participate in the negotiation, settlement or defence of the Claim(s) and any proceedings relating thereto or appeal thereof, but MMAH may not settle any action commenced against CMHC without the written consent of CMHC.

- (vi) if MMAH elects to participate in the negotiation, settlement or defence of the Claim(s) and any proceedings relating thereto or appeal thereof, CMHC shall aid MMAH in securing information and evidence and the attendance of any witnesses and cooperate fully with MMAH (except in a pecuniary way) in such negotiation, settlement or defence, and shall agree to be represented by legal counsel chosen by MMAH, unless there would arise a conflict of interest preventing such legal counsel from representing CMHC, and where there would be or is such a conflict CMHC shall be entitled, on reasonable notice to MMAH, to retain legal counsel of its choice (it being understood that MMAH may withhold its approval in relation to any counsel proposed by CMHC who does not agree to retainer terms, including fees, consistent with the policies of the Ministry of the Attorney General of Ontario, unless CMHC agrees to pay any fees or expenses in excess of those policies), and the fees and expenses of CMHC's counsel incurred in its representation shall be costs to which this indemnity extends except for those in excess of the policies of the Ministry of the Attorney General of Ontario;
- (vii) if MMAH is not also a party to the Claim, CMHC shall consent to any order or leave that may be applied for by MMAH to be added as a party or to be allowed to make representations on its own behalf without being a party;
- (viii) the expenses incurred by CMHC in investigating, defending or appealing any Claim(s) shall, at CMHC's request, be paid by MMAH as may be appropriate to enable CMHC to properly investigate, defend or appeal such Claims(s), with the understanding that if it is ultimately determined that CMHC is not entitled to be indemnified hereunder, CMHC shall immediately repay such amount(s) so paid, which shall become payable as a debt due to the Crown of Ontario;
- (ix) in any Claim or proceeding MMAH and counsel chosen by MMAH shall not assert a position on behalf of CMHC, to which CMHC objects on any reasonable grounds, including (without restricting the generality of the foregoing) constitutional, reputational, precedent-setting or government policy grounds or any grounds recommended by legal counsel.

(d) This paragraph 12.7 does not require MMAH to indemnify CMHC or save it harmless from direct loan losses or from liability to pay lenders their losses and incidental amounts in respect of loans that are insured by CMHC, nor against any claim or legal proceedings against CMHC with respect to any obligations to Aboriginals regarding matters outside this Agreement.

13. CONTACTS

Any notice pursuant to this Agreement shall be in writing and delivered by hand to the parties at the following coordinates:

CMHC at: Canada Mortgage and Housing Corporation
Attention: Vice-President, Assisted Housing
700 Montreal Road
Ottawa, Ontario K1A 0P7
Fax: (613) 748-2189

MMAH at: HER MAJESTY THE QUEEN IN RIGHT OF THE PROVINCE OF
ONTARIO as represented by the Minister of Municipal Affairs and
Housing
Attention: Assistant Deputy Minister, Housing Division
777 Bay St.
17th Floor
Toronto, ON M5G 2E5
Fax: (416) 585-7211

or at such other coordinates in Canada as either party may stipulate for itself in writing to the other.

14. CMHC RENOVATION ASSISTANCE FOR FISCAL YEAR 2011 – 2012


14.1 MMAH and CMHC agree that, by way of exception, CMHC will continue to deliver and administer unilaterally for the Fiscal Year 2011 – 2012 renovation, repair and adaptation assistance off-reserve in Ontario, under the “Residential Rehabilitation Assistance Program” and the related suite of renovation initiatives. For this purpose, CMHC will withhold and use \$36.440 million out of the CMHC Funding for the Fiscal Year 2011 – 2012, including the \$0.590 million identified for that Fiscal Year for victims of family violence. Notwithstanding CMHC’s withholding and use of the \$36.440 million, this amount will be deemed to have been properly paid and disbursed as CMHC Funding in 2011 – 2012, subject to CMHC preparing and providing reports to MMAH, in a form agreed to in advance by the parties, that it has been properly paid and disbursed; and on that basis the amount will be deemed to be included for the purposes of the requirements that Contributions by Others committed and disbursed at least match CMHC Funding. Subject to matching the \$36.440 million deemed to be CMHC Funding as set out in this paragraph, MMAH shall have no further obligations under this Agreement with respect to the \$36.440 million and delivery and administration of the assistance set out in this paragraph.


This Agreement is executed on behalf of the parties by their duly authorized officers or representatives:

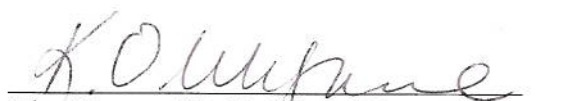
CANADA MORTGAGE AND HOUSING
CORPORATION

per 
Karen Kinsley, President

HER MAJESTY THE QUEEN IN RIGHT
OF THE PROVINCE OF ONTARIO as
represented by the Minister of Municipal
Affairs and Housing

per 
William Forward
Deputy Minister of Municipal
Affairs and Housing


The Honourable Diane Finley,
Minister of Human Resources and Skills
Development and Minister for Canada
Mortgage and Housing Corporation


The Honourable Kathleen Wynne,
Minister of Municipal Affairs and Housing
and Minister of Aboriginal Affairs,
Province of Ontario

SCHEDULE A

AFFORDABLE HOUSING FRAMEWORK (2011-2014)

Introduction

Stable, affordable and good quality housing contributes to positive outcomes for individuals, families and communities. Housing influences many aspects of life: individual health and wellbeing, educational achievement, social connections, labour market attachment, and community identity. From a broader economic perspective, the housing sector provides employment, creates investment opportunities, and stimulates and supports economic activity.

This Framework establishes the approach that will guide bilateral arrangements for the combined affordable and renovation housing funding envelope of federal housing funds between 2011 and 2014.

Federal, provincial and territorial governments are continuing to work together in many ways to address the needs of households in Canada with respect to affordable, sound, suitable and sustainable housing.

Nothing in this document shall be construed to derogate from the respective governments' jurisdictional responsibilities.

Vision

A balanced approach to housing is a tool to promote economic and social independence, personal accountability, and meaningful individual choice. Good housing is required to meet basic human needs while developing individual resources and capabilities to achieve positive longer-term outcomes such as self-reliance for individuals and families. This vision promotes healthier people, stronger neighbourhoods, a greener environment, and safe, quality, affordable housing. Within this Framework, federal, provincial and territorial governments recognize that:

- A continuum of program responses is required to respond successfully to the differing needs of households across their life courses.
- Sustainable practices to housing responses, such as enhancing the energy efficiency of housing, not only value and respect the environment but also help realize savings that improve housing affordability over the long term.
- Partnerships among federal, provincial and territorial governments will help provinces and territories work with community groups, individuals and the private sector to strengthen housing conditions in their jurisdictions.

Objective

The objective of this Framework is to improve the living conditions of Canadians in need by improving access to affordable, sound, suitable and sustainable housing.

Intended Outcome

The overall intended outcome of this Framework is to reduce the number of Canadians in housing need by improving access to affordable housing that is sound, suitable and sustainable for Canadians in need.

Spending Categories

Housing responses may vary depending upon market conditions and housing needs. Investments that flow under this Framework will support housing responses in one of the following areas of action:

1. **Increase the supply of affordable housing across Canada.** Initiatives may include new construction or conversion, and homeownership or rental, all targeted to households in need.
2. **Improve housing affordability for vulnerable Canadians.** Initiatives may include rent supplements, shelter allowances to address affordable housing needs, and homeownership assistance, all targeted to households in need.
3. **Improve and/or preserve the quality of affordable housing.** Initiatives may include renovation and rehabilitation of existing affordable housing to improve and preserve the quality of affordable housing for households in need (excluding existing social housing stock under F/P/T long-term agreements).
4. **Foster safe independent living.** Support for new housing construction, housing modifications and renovations that extend independent living for households in need being seniors and persons with disabilities. Initiatives may also include accommodations for victims of family violence.

Principles

Federal, provincial and territorial governments recognize that initiatives that respond to identified and demonstrated needs, and that are built on the best evidence of what works, produce the best desired outcomes. Achieving success requires cooperation and respect for one another's roles and responsibilities, and a clear understanding of funding relationships.

Federal, provincial, and territorial governments agree that the following principles will guide the arrangements between federal, provincial and territorial governments for housing investments that flow under this Framework.

- P/Ts have responsibility for the design and delivery of affordable housing programs in order to address their own specific needs and priorities.
- P/Ts require flexibility to address PTs' specific affordable housing needs and priorities. Flexibility to move federal funds between years is subject to CMHC approval.
- Federal contributions may be used for upfront capital contributions or ongoing subsidies. Contributions by Others (provincial/territorial government, non-profits, municipalities, private sector) must be equal to or greater than the envelope of federal contributions.
- Housing supported under this Framework and related bilateral agreements will be modest in terms of size and amenities and will remain affordable for ten years or a mutually agreed upon period of time.

- Energy efficiency and water conservation measures will be promoted wherever possible in order to reduce the environmental impact of housing, such as greenhouse gas emissions and to improve housing affordability.
- Governments must be accountable to the public for the use of public funds through an open and transparent process which identifies expected outcomes, measures performance, reports on results to the public and provides for follow-up. In this context, each government is responsible for reporting annually to the public regarding the investments and achievement of intended outcomes under this Framework. The information provided by P/Ts, which will be agreed upon in the bilateral agreements, will enable the federal government to be accountable to Canadians.
- Administrative requirements must be streamlined so as not to adversely impact program delivery.
- Bilateral arrangements are to include a communications protocol providing for joint communications activities and products as well as open, transparent, effective and timely communications that equitably reflect the contributions of federal, provincial and territorial partners.
- Copies of signed bilateral agreements will be distributed to Provinces and Territories for information purposes. Any revisions or addendums to agreements granted by the federal government to a P/T under this Framework would, upon request, be extended to each Province and Territory who so wishes.

Bilateral Arrangements

- This Framework will serve as the basis for bilateral arrangements between the federal government represented by CMHC and each Province or Territory who so chooses. Federal funding flow will be conditional on bilateral arrangements pursuant to this Framework that are signed with a Province or Territory. Where a Province or Territory does not conclude bilateral arrangements under this Framework, federal funding will flow through the extension of existing arrangements (AHI and renovation programs).

CMHC-ONTARIO**AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014**

SCHEDULE B
SUGGESTED FORMAT FOR DISTINGUISHING PROGRAM SUMMARIES
(Agreement Section 5)

| | |
|---|---|
| a) Program Number and Name: | |
| b) Effective Date of Inclusion or Last Revision: | |
| c) Spending Category | Identify the related spending category(ies) from section 4 of the Agreement. |
| d) Specific Objective | i) Target client group(s) (e.g., seniors); ii) Special need addressed if any (e.g., family violence): in relation to the objective of the Agreement “to improve the living conditions of households in need by improving access to Affordable Housing off-reserve that is sound, suitable and sustainable”. |
| e) Proponent Type | Government, non-profit or for-profit landlord; or homeowner; or tenant. |
| f) Activity Type | Identify the type of activity (e.g., construction, renovation, rent supplements, adaptations to improve accessibility). |
| g) Nature of Assistance | i) Capital or ongoing (how long?) ii) Type (e.g., cash, kind if in-kind, waiver of development fees, tax concessions) |
| h) Intended Outcome(s) and Indicator(s) | Identify the intended outcome(s) of the Program from section 3 of the Agreement. MMAH to specify related indicators from Schedule E. |

NOTE: MMAH is responsible for ensuring that all Program details, whether or not outlined in the Distinguishing Summary, are in accordance with the requirements of the Agreement.

CMHC-ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING

SCHEDULE B

DISTINGUISHING PROGRAM SUMMARY (Original Agreement Section 5)

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| (a) Program Number and Name: B-1 Rental Housing Component | |
| (b) Effective Date of Inclusion or Last Revision: Revised: April 1, 2014 (revises Distinguishing Program Summary B-1 originally dated April 1, 2011) | |
| (c) Spending Category | <ol style="list-style-type: none"> 1. Increase supply of Affordable Housing 4. Foster safe independent living |
| (d) Specific Objective | <p>To improve access to Affordable Housing through the creation of rental housing units in Ontario for agreed upon target client groups that are on, or eligible to be on, social housing waitlists. This includes, but is not limited to:</p> <ul style="list-style-type: none"> • Seniors • Persons with disabilities • Recent immigrants • Victims of family violence • Aboriginal peoples • Working poor • Singles and families |
| (e) Proponent Type | Proponents may include non-profit organizations, private corporations, municipal non-profits, municipalities, housing co-operatives |
| (f) Activity Type | The creation of modest rental units through new construction (including additions and extensions); acquisition and rehabilitation; and conversion of non-residential building/units to residential buildings/units. |
| (g) Nature of Assistance | <p>Capital funding in the form of a forgivable loan during development.</p> <p>Proponents will enter into funding agreements to ensure that rental Housing continues to meet affordability requirements for a minimum of 20 years.</p> |
| (h) Intended Outcomes and Indicators | <p>Reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need</p> <p>Indicators:</p> <ol style="list-style-type: none"> 1. Number of households no longer in housing need as a result of the Investment in Affordable Housing. 2. Number of rental units created to increase the supply of Affordable Housing stock and improve access to Affordable Housing as a result of the Investment in Affordable Housing. 3. Number of existing accommodations for victims of family violence preserved or new accommodations created as a result of the Investment in Affordable Housing. <p>Reduce the demand for services and institutional living by increasing and extending independent living for households in need being seniors and persons with disabilities.</p> |

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| | <p>Indicators:</p> <ol style="list-style-type: none"> 1. Number of seniors and persons with disabilities households who are able to remain living independently. 2. Number of seniors and persons with disabilities households assisted through the creation of new rental housing units. <p>Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.</p> <p>Indicators:</p> <ol style="list-style-type: none"> 1. Increased opportunities as measured through a description of the number and nature of Programs offered to improve access to Affordable Housing and address needs across the housing continuum. <p>Increase the resources available to address the Housing needs of households in need by encouraging Contributions by Others, including the private and not-for-profit sectors.</p> <p>Indicators:</p> <ol style="list-style-type: none"> 1. Additional dollars generated through local partnerships toward addressing housing need. Amount of total Contributions by Others (excluding Province of Ontario minimum Contributions by Others required per the Agreement) as a result of the Investment in Affordable Housing. <p>Foster training of skilled labour by supporting apprenticeships in the residential housing sector</p> <p>Indicators:</p> <ol style="list-style-type: none"> 1. Description of activities / initiatives to promote or support apprenticeships in IAH Projects 2. Number of IAH Projects employing apprentices 3. Number of apprentices employed under IAH Projects |
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Note: MMAH is responsible for ensuring that all Program details, whether or not outlined in the Distinguishing Summary, are in accordance with the requirements of the Original Agreement, as amended.

CMHC-ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014

SCHEDULE B
DISTINGUISHING PROGRAM SUMMARY (Agreement Section 5)

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|---|---|
| (a) Program Number and Name: B-2 Affordable Home Ownership Component | |
| (b) Effective Date of Inclusion or Last Revision: April 1, 2011 | |
| (c) Spending Category | <ol style="list-style-type: none"> 1. Increase supply of Affordable Housing 2. Improve Housing affordability for vulnerable households |
| (d) Specific Objective | To ease the demand for rental housing and improve access to Affordable Housing by assisting renter households in need to purchase affordable homes. |
| (e) Proponent Type | Renter households with incomes at or below the sixtieth (60 th) income percentile purchasing a sole and principal modest residence who are households in need. |
| (f) Activity Type | Down payment assistance in the form of a forgivable loan to renter households in need for the purchase of modest affordable dwellings |
| (g) Nature of Assistance | <ol style="list-style-type: none"> (i) Capital (ii) Minimum twenty (20)-year forgivable loan. In the event of loan default, the principal plus a proportionate share of capital appreciation shall become due. |
| (h) Intended Outcomes and Indicators | <p>Reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.</p> <p>Indicators:</p> <ol style="list-style-type: none"> 1. Number of households no longer in housing need as a result of the Investment in Affordable Housing. 2. Number of households assisted in purchasing a modest home. <p>Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.</p> |

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| | <p>Indicator:</p> <ol style="list-style-type: none">1. Increased opportunities as measured through a description of the increase in the number and nature of Programs offered to improve access to Affordable Housing and address needs across the housing continuum. |
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Note: MMAH is responsible for ensuring that all Program details, whether or not outlined in the Distinguishing Summary, are in accordance with the requirements of the Agreement.

CMHC-ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014

SCHEDULE B
DISTINGUISHING PROGRAM SUMMARY (Agreement Section 5)

| | |
|--|--|
| (a) Program Number and Name: B-3 Northern Repair Component | |
| (b) Effective Date of Inclusion or Last Revision: April 1, 2011 | |
| (c) Spending Category | <ol style="list-style-type: none"> 1. Improve and preserve the quality of Affordable Housing 2. Foster safe independent living by supporting modifications and renovations to Affordable Housing for households in need being seniors and persons with disabilities. |
| (d) Specific Objective | <p>To improve the living conditions of households in need through financial assistance to repair deficiencies to the structure or systems of, affordable ownership or rental properties in Northern areas.</p> <p>To foster independent living of seniors in need and persons with disabilities in need by providing financial assistance to support modifications and renovations to increase accessibility of affordable rental and ownership properties.</p> <p>To respect the environment, reduce greenhouse gas emissions, and to realize savings that will improve Housing affordability over the long term, the Program encourages the use of energy-savings products or systems for the required repairs to the Housing.</p> <p>Target client groups living in Northern communities include, but are not limited to:</p> <ol style="list-style-type: none"> (i) Seniors, (ii) Persons with disabilities, (iii) Aboriginal people living off-reserve, (iv) Families and individuals in need |
| (e) Proponent Type | <p>Eligible owners of modest homes with incomes at or below the sixtieth (60th) income percentile who are households in need (Home Repair)</p> <p>Not-for-profit or private landlords of units with rents at or below the average market rent renting to households in need (Rental Repair)</p> |
| (f) Activity Type | <p>Renovation to modest Affordable Housing in Northern communities.</p> <p>Northern is defined as: Ontario north of the French River, including the District of Nipissing</p> |

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| | <p>and the District of Parry Sound, and excluding Indian Reserves.</p> <p>Excluded projects include:</p> <ul style="list-style-type: none"> • Secondary residences • Federal social housing in receipt of ongoing federal subsidies • Nursing homes • Shelters and crisis care facilities |
| (g) Nature of Assistance | <p>One-time capital contribution provided to the proponent based on cost of approved work items.</p> <p>The period of forgiveness for Home Repair projects is 10 years. The period of forgiveness for Rental Repair projects is 15 years. Agreements with proponents will be executed to ensure the Housing meets the requirements under the program.</p> |
| (h) Intended Outcomes and Indicators | <p>Reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.</p> <p>Indicator:</p> <ol style="list-style-type: none"> 1. Number of households no longer in housing need as a result of the Investment in Affordable Housing. 2. Number of existing Affordable Housing stock units preserved through renovation, rehabilitation and repair of existing housing. 3. Number of homeowner households assisted to maintain residence in their existing housing. <p>Reduce the demand for services and institutional living by increasing and extending independent living for households in need being seniors and persons with disabilities</p> <p>Indicator:</p> <ol style="list-style-type: none"> 1. Number of seniors and persons with disabilities households who are able to remain living independently. 2. Number of seniors and persons with disabilities households assisted through modifications and renovations to existing housing stock <p>Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.</p> <p>Indicator:</p> <ol style="list-style-type: none"> 1. Increased opportunities as measured through a description of the increase in the number and nature of Programs offered to improve access to Affordable Housing and address needs across the housing continuum. |

Note: MMAH is responsible for ensuring that all Program details, whether or not outlined in the Distinguishing Summary, are in accordance with the requirements of the Agreement.

CMHC-ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014

SCHEDULE B
DISTINGUISHING PROGRAM SUMMARY (Agreement Section 5)

| | |
|---|--|
| a) Program Number and Name: B-4 Rent Supplement Component | |
| b) Effective Date of Inclusion or Last Revision: April 1, 2011 | |
| c) Spending Category | Improve Housing affordability for vulnerable households |
| d) Specific Objective | To increase affordability of rental Housing in Ontario by providing rent supplements to households in need that are on, or eligible to be on, social housing waiting lists. Term: up to 10 years |
| e) Proponent Type | Municipal housing agencies, non-profits and/or private landlords renting to eligible households. |
| f) Activity Type | Rent supplements to landlords for eligible households for rental units that are modest. |
| g) Nature of Assistance | i. On-going – rent supplement available for up to 10 years ii. Cash |
| h) Intended Outcomes and Indicators | <p>Reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.</p> <p>Indicator:</p> <ol style="list-style-type: none"> 1. Number of households no longer in housing need as a result of the Investment in Affordable Housing. 2. Number of households assisted through the provision of rent supplements. <p>Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.</p> <p>Indicator:</p> <ol style="list-style-type: none"> 1. Increased opportunities as measured through a description of the increase in the number and nature of Programs offered to improve access to Affordable Housing and address needs across the housing continuum. |

Note: MMAH is responsible for ensuring that all Program details, whether or not outlined in the Distinguishing Summary, are in accordance with the requirements of the Agreement.

CMHC-ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014

SCHEDULE B
DISTINGUISHING PROGRAM SUMMARY
(Agreement Section 5)

| | |
|---|--|
| 1. Program Number and Name: B-5 Housing Allowance Component | |
| b) Effective Date of Inclusion or Last Revision: April 1, 2011 | |
| c) Spending Category | Improve Housing affordability for vulnerable households |
| d) Specific Objective | To increase affordability of rental Housing in Ontario by providing housing allowances directly to households in need that are on, or eligible to be on, social housing waiting lists. Term: up to 10 years |
| e) Proponent Type | Eligible renter households may apply for funding under this program |
| f) Activity Type | Housing allowances for eligible households for modest rental units |
| g) Nature of Assistance | i. On-going – housing allowance support available for up to 10 years ii. Cash |
| h) Intended Outcomes and Indicators | <p>Reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.</p> <p>Indicators:</p> <ol style="list-style-type: none"> 1. Number of households no longer in housing need as a result of the Investment in Affordable Housing. 2. Number of renter households assisted through the provision of housing allowances. <p>Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.</p> <p>Indicator:</p> <ol style="list-style-type: none"> 1. Increased opportunities as measured through a description of the increase in the number and nature of Programs offered to improve access to Affordable Housing and address needs across the housing continuum. |

Note: MMAH is responsible for ensuring that all Program details, whether or not outlined in the Distinguishing Summary, are in accordance with the requirements of the Agreement.

CMHC-ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING

SCHEDULE B

DISTINGUISHING PROGRAM SUMMARY (Original Agreement Section 5)

| | |
|--|---|
| (a) Program Number and Name: B-6 Off-Reserve Aboriginal Housing Component | |
| (b) Effective Date of Inclusion or Last Revision: Revised: April 1, 2014 (revises Distinguishing Program Summary B-6 originally dated April 1, 2012) | |
| (c) Spending Category | <ol style="list-style-type: none"> 1. Increase supply of Affordable Housing 2. Improve and preserve the quality of Affordable Housing 3. Improve Housing affordability for vulnerable households 4. Foster safe independent living |
| (d) Specific Objective | To improve access to Affordable Housing for off-reserve Aboriginal households in need (First Nation, Inuit and Métis) by providing a range of housing choices. |
| (e) Proponent Type | <ul style="list-style-type: none"> • Non-profit Aboriginal housing providers, who may partner with other organizations. • Aboriginal renter households living off-reserve with incomes at or below the sixtieth (60th) income percentile who are in need, purchasing a sole and principal modest residence. • Eligible Aboriginal homeowners living off-reserve with incomes at or below the sixtieth (60th) income percentile who require home repair assistance. • Eligible Aboriginal renter households living off-reserve who require a housing allowance. |
| (f) Activity Type | <p>Aboriginal-led housing choices that include:</p> <ul style="list-style-type: none"> • Creation of modest rental units for Aboriginal households living off-reserve, through new construction (including additions and extensions), major renovation and rehabilitation, acquisition and conversion of non-residential building/units to residential buildings/units. • Homeownership assistance in the form of a forgivable loan to Aboriginal renter households in need purchasing modest affordable dwellings. • Renovation and adaptation to modest Affordable Housing for Aboriginal households in need. • Rent supplements to landlords for eligible Aboriginal households or portable housing allowances directly to eligible Aboriginal |

| | |
|---|---|
| | households, for rental units that are modest. |
| (g) Nature of Assistance | <p>(i) Capital</p> <p>(ii) Funding in the form of a forgivable loan during development of affordable rental units</p> <ul style="list-style-type: none"> Proponents will enter into funding agreements to ensure that rental housing continues to meet affordability requirements for a minimum of 20 years. <p>(iii) Financial assistance in the form of a minimum ten-year forgivable loan towards the purchase or renovation of Affordable Housing.</p> <p>(iv) On-going – rent supplement/housing allowance available for up to ten years</p> |
| (h) Intended Outcomes and Indicators | <p>Reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.</p> <p>Indicators:</p> <ol style="list-style-type: none"> Number of households, including Aboriginal households living off-reserve, no longer in housing need as a result of the Investment in Affordable Housing. Number of Affordable Housing units created to increase the supply of Affordable Housing stock and improve access to Affordable Housing, including for off-reserve Aboriginal households, as a result of the Investment in Affordable Housing. Number of existing Affordable Housing stock units preserved through renovation, rehabilitation and repair of existing housing, including units for Aboriginal households living off-reserve. Number of homeowner households, including Aboriginal households living off reserve, assisted in purchasing a home. Number of households assisted through the provision of rent supplements/housing allowances. <p>Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.</p> <p>Indicators:</p> <ol style="list-style-type: none"> Increased opportunities as measured through a description of the number and nature of programs offered to improve access for Aboriginal households living off-reserve to Affordable Housing and address needs across the housing continuum. <p>Foster training of skilled labour by supporting apprenticeships in the residential housing sector.</p> <p>Indicators:</p> <ol style="list-style-type: none"> Number of IAH Projects employing apprentices |

| | |
|--|---|
| | <ol style="list-style-type: none">2. Number of apprentices employed under IAH Projects3. Description of activities / initiatives to promote or support apprenticeships in IAH Projects |
|--|---|

Note: MMAH is responsible for ensuring that all Program details, whether or not outlined in the Distinguishing Summary, are in accordance with the requirements of the Original Agreement, as amended.

CMHC-ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING

SCHEDULE B

DISTINGUISHING PROGRAM SUMMARY (Original Agreement Section 5)

| | |
|--|--|
| (a) Program Number and Name: B-7 Ontario Renovates ^A | |
| (b) Effective Date of Inclusion or Last Revision: Revised: April 1, 2014 (revised Distinguishing Program Summary B-7 originally dated April 1, 2012) | |
| (c) Spending Category | <ol style="list-style-type: none"> 1. Improve and preserve the quality of Affordable Housing 2. Foster safe independent living by supporting new construction of, and modifications and renovations to Affordable Housing that provide accommodations for victims of family violence or extend independent living for households in need being seniors and persons with disabilities 3. Increase the supply of Affordable Housing |
| (d) Specific Objective | <p>To improve the living conditions of households in need through financial assistance to repair deficiencies to the structure or systems of affordable ownership or rental properties.</p> <p>To foster independent living of seniors in need and persons with disabilities in need by providing financial assistance to support modifications and renovations to increase accessibility of affordable rental and ownership properties.</p> <p>To respect the environment and to realize savings that will improve Housing affordability over the long term, the Program encourages the use of energy-savings products or systems for the required repairs to the Housing.</p> <p>To increase the supply of Affordable Housing by providing financial assistance to support the creation of modest secondary suites in existing single family homes.</p> <p>Target client groups include, but are not limited to:</p> <ol style="list-style-type: none"> (i) Seniors (ii) Persons with disabilities (iii) Victims of family violence (iv) Aboriginal people living off-reserve (v) Residents of remote communities (vi) Low to moderate income singles and families |

| | |
|---|---|
| (e) Proponent Type | Homeowners, non-profit organizations, private corporations / entrepreneurs, housing cooperatives, charitable organizations |
| (f) Activity Type | Renovation and adaptation of existing modest Affordable Housing |
| (g) Nature of Assistance | <p>(i) Capital</p> <p>(ii) Financial assistance in the form of a minimum ten-year forgivable loan towards the renovation of Affordable Housing. For accessibility upgrades to a Project/Unit, up to \$5,000 in financial assistance is available in the form of a contribution; there is no requirement for an affordability period.</p> |
| (h) Intended Outcomes and Indicators | <p>Reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.</p> <p>Indicators:</p> <ol style="list-style-type: none"> 1. Number of households no longer in housing need as a result of the Investment in Affordable Housing. 2. Number of existing Affordable Housing stock units preserved through renovation, rehabilitation and repair of existing housing. 3. Number of homeowner households assisted to maintain residence in their existing housing. 4. Number of existing accommodations for victims of family violence preserved or new accommodations created as a result of the Investment in Affordable Housing. <p>Reduce the demand for services and institutional living by increasing and extending independent living for households in need being seniors and persons with disabilities.</p> <p>Indicators:</p> <ol style="list-style-type: none"> 1. Number of seniors and persons with disabilities households who are able to remain living independently. 2. Number of seniors and persons with disabilities households assisted through modifications and renovations to existing housing stock <p>Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.</p> <p>Indicator:</p> <ol style="list-style-type: none"> 1. Increased opportunities as measured through a description of the number and nature of Programs offered to improve access to Affordable Housing and address needs across the housing continuum. <p>Foster training of skilled labour by supporting apprenticeships in the residential housing sector</p> |

Indicators:

1. Description of activities / initiatives to promote or support apprenticeships in IAH Projects
2. Number of IAH Projects employing apprentices
3. Number of apprentices employed under IAH Projects

Note: MMAH is responsible for ensuring that all Program details, whether or not outlined in the Distinguishing Summary, are in accordance with the requirements of the Original Agreement, as amended.

^A As set out in Letter dated May 11, 2012, the parties have agreed that, notwithstanding paragraph 4.2 of the Original Agreement, for the purpose of this Program B7 – Ontario Renovates, CMHC agrees to and will recognise the use of CMHC Funding and Contributions by Others under the Original Agreement, as amended for renovations to a Unit where that Unit is already under an existing renovation program arrangement provided that:

- the Unit is not also subject to any other arrangement referred to in paragraph 4.2 of the Original Agreement;
- the funding under the Original Agreement, as amended addresses a need or condition or work which has not been the subject of the previous renovation program assistance;
- the provision of the additional funding has no impact on the existing renovation program arrangement; and
- all other requirements of the Original Agreement, as amended are satisfied.

CMHC-ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING

SCHEDULE B

DISTINGUISHING PROGRAM SUMMARY (Original Agreement Section 5)

| | |
|--|---|
| a) Program Number and Name: B-8 Operating Component | |
| b) Effective Date of Inclusion or Last Revision: Added: April 1, 2014 | |
| c) Spending Category | Improve Housing affordability for vulnerable households |
| d) Specific Objective | To increase affordability of rental Housing in Ontario by providing rent supplements/housing allowances to households in need that are on, or eligible to be on, social housing waiting lists. Term: up to 10 years |
| e) Proponent Type | Municipal housing agencies, non-profits and/or private landlords renting to eligible households. Eligible renter households. |
| f) Activity Type | Rent supplements to landlords for eligible households and housing allowances to eligible households, for rental units that are modest. |
| g) Nature of Assistance | i. On-going – rent supplement/housing allowance available for up to 10 years ii. Cash |
| h) Intended Outcomes and Indicators | <p>Reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.</p> <p>Indicator:</p> <ol style="list-style-type: none"> 1. Number of households no longer in housing need as a result of the Investment in Affordable Housing. 2. Number of households assisted through the provision of rent supplements/housing allowances. <p>Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.</p> <p>Indicator:</p> <ol style="list-style-type: none"> 1. Increased opportunities as measured through a description of the number and nature of Programs offered to improve access to Affordable Housing and address needs across the housing continuum. |

Note: MMAH is responsible for ensuring that all Program details, whether or not outlined in the Distinguishing Summary, are in accordance with the requirements of the Original Agreement, as amended.

CMHC -ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014

SCHEDULE C: ANNUAL PLAN (Paragraph 7.1 of the Agreement)

| Planned Quarterly Claims for CMHC Funding (\$ millions) (4) | 2011-2012 | | | | | 2012-2013 | | | | | 2013-2014 | | | | | MMAH Grand Total (6) | 2011-2012 Renovation (7) | Grand Total |
|--|-----------|----|----|----|---------------|-----------|----|----|----|-----------|-----------|----|----|----|-----------|----------------------------|--------------------------------|----------------|
| | (1) | | | | Total (5) (6) | (2) | | | | Total (5) | (3) | | | | Total (5) | | | |
| | Q1 | Q2 | Q3 | Q4 | | Q1 | Q2 | Q3 | Q4 | | Q1 | Q2 | Q3 | Q4 | | | | |
| | | | | | \$43.690 | | | | | \$80.130 | | | | | \$80.130 | \$203.950 | \$36.44 | \$240.39 |
| | | | | | | | | | | | | | | | | | | |

- (1) Planned Quarterly Claims for 2011-12 (to be proposed to CMHC by May 1, 2011).
- (2) Planned Quarterly Claims for 2012-13 (to be proposed to CMHC by May 1, 2012).
- (3) Planned Quarterly Claims for 2013-14 (to be proposed to CMHC by May 1, 2013).
- (4) Each quarterly amount should reflect the estimated value of Quarterly Claims that CMHC will receive by the last business day of the quarter.
- (5) This is the annual allocation and fiscal authority for the Fiscal Year. Reallocation among Fiscal Years must be approved by CMHC (subject to availability of funding).
- (6) This amount is net of \$36.44 million referred to in paragraph 14.1 of the Agreement.
- (7) Delivered by CMHC per paragraph 14.1 of the Agreement.

The above amounts include the following:

| Victims of Family Violence (\$ millions) by MMAH | | | |
|--|-----------|-----------|---------|
| 2011-2012 | 2012-2013 | 2013-2014 | Total |
| Note 7 | \$0.590 | \$0.590 | \$1.180 |

| Commitments of Contributions by Others (\$ millions) | 2011/12 \$ millions | | | 2012/13 \$ millions | | | 2013/14 \$ millions | | | 2014/15 \$ millions | | | Grand Total |
|--|------------------------|-------|-----------|------------------------|-------|-----------|------------------------|-------|-----------|------------------------|-------|-----------|-------------|
| | Ontario / | Other | Total CBO | Ontario / | Other | Total CBO | Ontario / | Other | Total CBO | Ontario / | Other | Total CBO | |
| | MMAH | | (8) | MMAH | | (8) | MMAH | | (8) | MMAH | | (8) | |
| | | | | | | | | | | | | | |

- (8) See requirements of paragraphs 8.2, 8.3 and 8.7 of the Agreement for Commitments of Contributions by Others.

CMHC – ONTARIO
AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014

SCHEDULE D
QUARTERLY CLAIM FOR CMHC FUNDING AND IDENTIFICATION OF COMMITMENTS
FOR THE QUARTER FROM ____ 1, 20__ TO ____30/31, 20____.

PART A (Section 7 of the Agreement):

| | MMAH Ref. # (a) | Project Name (a) | Address (a) | Postal Code (a) | Sponsor (a) | CEAA Guideline Compliance (Y / N / NA) (b) | Program | # Units | CMHC Funding | Contributions by Others (CBO) | | | CMHC Ongoing Contributions | | CBO Ongoing Contributions | | Output (Dropdown Menu) |
|-----------------------------|---------------------------|----------------------------|--------------------|------------------------|--------------------|--|---------|---------|--------------------|-------------------------------|-------------------|----------------------|---|---|---|---|-------------------------------|
| | | | | | | | | | Amount of claim | | | | | | | | |
| | | | | | | | | | (c) | ON/MMAH Funding (c) | Others (c) | Total CBO (c) | # of yrs for ongoing funds (e) | \$ to be paid over life of Commitment | # of yrs for ongoing funds (e) | \$ to be paid over life of Commitment | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| Subtotal | | | | | | | | | | | | | | | | | |
| Program Mgt and Admin | | | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | | | |

Notes:

(a) Each Project is to be reported separately. Assistance to Recipients may be aggregated for each Program. Thus, having in mind the protection of personal information, the shaded columns do not require individual details for assistance to Recipients.

(b) Enter NA where Canadian Environmental Assessment Act (CEAA) Guideline compliance is not required, that is, where no CMHC Funding is involved or where there is no construction and CMHC Funding will be used only for rent supplements or shelter allowances.

(c) Total amount, including ongoing contributions. Ongoing contributions are to be calculated (present value) in accordance with paragraph 8.3 of the Agreement.

(d) For ongoing contributions, indicate the actual funds to be paid over the lifetime of the Commitment (not present value).

(e) Actual period, to a maximum of 20 years.

Show Commitments Cancelled or Rescinded or Reduced or Non-Compliance as a negative in Part A.

PART B:
Shortfall of CBO compared with CMHC Funding per paragraph 8.2 of the Agreement
- at end of each Fiscal Year starting March 31, 2013

Amount (if any) to refund to CMHC: \$ _____

Dropdown Menu for Output list:
New Construction – rental
New Construction – homeowner
New Construction – supportive housing
New Construction – shelter (victims of family violence)
Conversion – rental
Conversion – homeowner

Conversion – supportive housing
Conversion – shelter (victims of family violence)

Renovation - rental
Renovation – homeowner

Renovation – supportive housing
Renovation – shelter (victims of family violence)
Renovation - adaptation seniors
Renovations - adaptation PWD
Rent Supplement/Shelter Allowance

**CMHC – ONTARIO
AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING
SCHEDULE E
ANNUAL PUBLIC REPORTING ON OUTCOMES
(Agreement paragraph 9.2)**

Governments must be accountable to the public for the use of public funds through an open and transparent process which identifies expected outcomes, measures performance, reports on results to the public and provides for follow-up. In this context each government is responsible for reporting annually to the public regarding the investments and achievement of intended outcomes under this Agreement.

Such public reporting will recognize that funding was provided under the Canada Mortgage and Housing Corporation – Ontario Agreement for Investment in Affordable Housing and will give equal recognition to CMHC Funding and Contributions by Others.

MMAH will report publicly on the outcomes and related indicators based on annual and cumulative results.

Outcomes and Related Indicators:

Overall Outcome:

The parties intend that the overall outcome to be achieved through the carrying out of this Agreement will be to reduce the number of households in need by improving access to Affordable Housing that is sound, suitable and sustainable for households in need.

Indicators:

1. Number of households no longer in housing need as a result of the Investment in Affordable Housing.
2. Number of rental units created to increase the supply of Affordable Housing stock and improve access to Affordable Housing as a result of the Investment in Affordable Housing.
3. Number of households assisted in purchasing a home.
4. Number of existing Affordable Housing stock units preserved through renovation, rehabilitation and repair of existing housing.
5. Number of homeowner households assisted to maintain residence in their existing housing.
6. Number of renter households assisted through the provision of rent supplements.
7. Number of renter households assisted through the provision of housing allowances.
8. Number of Aboriginal households living off-reserve no longer in housing need as a result of the Investment in Affordable Housing.
9. Number of Affordable Housing units created to increase the supply of Affordable Housing stock and improve access to Affordable Housing for off-reserve Aboriginal households.
10. Number of existing accommodations for victims of family violence preserved or new accommodations created as a result of the Investment in Affordable Housing.

11. Number of existing Affordable Housing stock units preserved through renovation, rehabilitation and repair of existing housing, including units for Aboriginal households living off-reserve.
12. Number of homeowner households, including Aboriginal households living off reserve, assisted in purchasing a home.
13. Number of households assisted through the provision of rent supplements/housing allowances.

Apprenticeship Outcome

Foster training of skilled labour by supporting apprenticeships in the residential housing sector.

Apprenticeship Indicators:

- Description of activities / initiatives to promote or support apprenticeships in IAH Projects.
- Number of IAH Projects employing apprentices.
- Number of apprentices employed under IAH Projects.

Additional Outcomes:

Based on the categories of spending addressed under this Agreement, CMHC Funding and Contributions by Others will also serve to achieve the following outcomes:

1. Reduce the demand for services and institutional living by increasing and extending independent living for households in need being seniors and persons with disabilities.

Indicators:

1. Number of seniors and persons with disabilities households who are able to remain living independently.
2. Number of seniors and persons with disabilities households assisted through the creation of new rental housing units.
3. Number of seniors and persons with disabilities households assisted through modifications and renovations to existing housing stock

2. Foster a more holistic approach to addressing poverty by supporting a broad range of Programs.

Indicators:

1. Increased opportunities as measured through a description of the number and nature of Programs offered to improve access to Affordable Housing and address needs across the housing continuum.
2. Increased opportunities as measured through a description of the number and nature of programs offered to improve access for Aboriginal households living off-reserve to Affordable Housing and address needs across the housing continuum.

3. Increase the resources available to address the Housing needs of households in need by encouraging Contributions by Others, including the private and not-for-profit sectors.

Indicators:

1. Additional dollars generated through local partnerships toward addressing housing need. Amount of total Contributions by Others (excluding Province of Ontario minimum Contributions by Others required per the Agreement) as a result of the Investment in Affordable Housing.

CMHC - ONTARIO
AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014

SCHEDULE F
ANNUAL AUDITED STATEMENT OF DISBURSEMENTS
For the Fiscal Year Ended March 31, 20__ (\$ thousands)

| Part A: (Paragraph 9.4 of the Agreement) | |
|--|--|
| Disbursements Current Fiscal Year | Disbursements to Projects and Recipients |
| | CMHC FundingContributions by OthersTotal |
| Programs (Schedule B) | |
| Program 1 | |
| Program 2 | |
| Subtotal Programs | |
| Program Management and Administration Costs | |
| Total Disbursed | |
| Victims of Family Violence (included in above) | |

| Part B: (Paragraph 9.4 of the Agreement) | | | |
|--|-----------------------------|---------------------|-------------------|
| Cumulative Funding and Contributions | Beginning Balance Disbursed | Disbursed This Year | Disbursed to Date |
| CMHC Funding - Disbursed to Projects and Recipients | | | |
| (a) Program 1 | | | |
| (b) Program 2 | | | |
| Total CMHC Funding Disbursed | | | |
| Total Contributions by Others - Disbursed to Projects and Recipients | | | |
| Program Management and Administration Costs | | | |
| Cumulative Grand Total of Disbursed CMHC Funding and CBO | | | |
| Victims of Family Violence (included in above CMHC Funding Disbursed) | | | |
| MMAH - Ontario Share of Contributions - Disbursed to Projects and Recipients (included in CBO above) | | | |

| Part C : Reconciliation (Paragraphs 6.8, 8.6, and 8.7 of Agreement) | | | |
|--|-------------------|--------------|-------|
| Reconciliation of Disbursement of CMHC Funding and Disbursement of Contributions by Others | Beginning Balance | Current Year | Total |
| CMHC Funding Received minus Refunds to CMHC | | | |
| Net* CMHC Funding Disbursed and to be Disbursed | | | |
| Excess | | | |
| Deficiency** in net * Contribution by Others Disbursed and to be Disbursed | | | |
| Amount to Refund to CMHC*** | | | |
| Victims of Family Violence included in CMHC Funding Received/Refunded above | | | |

*net of amounts recovered or to be recovered for project or recipient non-compliance ((paragraph 6.8 of the Agreement) and net of shortfall in disbursements for victims of family violence (paragraph 8.1 of the Agreement)
** deficiencies in matching CBO (paragraph 8.6 of the Agreement) deficiencies in MMAH and Ontario 50% share of required CBO (Paragraph 8.7 of the Agreement)
*** sum of "Excess" and "Deficiency"

CMHC – ONTARIO

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014

**SCHEDULE F.1
ANNUAL AUDIT OR CERTIFICATE
(Agreement paragraph 9.5)**

1. The Annual Statement of Disbursements (Schedule F) must be audited by an auditor licensed to practice in Ontario,
 - (a) for each Fiscal Year until and including the Fiscal Year ending March 31, 2015; and
 - (b) for each Fiscal Year after March 31, 2015 in which the amount of CMHC Funding disbursed within the Fiscal Year exceeds one million dollars.
2. The audit is to be conducted in accordance with Canadian Auditing Standards 700 and the auditor may rely on the audit work of other professionals.
3. The auditor is to provide an opinion as to whether or not the Annual Statement of Disbursements presents the data fairly, in accordance with generally accepted accounting principles, and whether or not MMAH has complied with the terms of the Agreement for Investment in Affordable Housing 2011 - 2014. The auditor is also to provide details on any irregularities and non-compliance and state or estimate (when it cannot be stated) the dollar amounts involved.
4. Where paragraph 1 does not require an audit, MMAH will provide either an audit or a certificate of MMAH's Deputy Minister ("DM Certificate") certifying that the Annual Statement of Disbursements presents the data fairly, in accordance with generally accepted accounting principles, and certifying whether or not MMAH has complied with the terms of the Agreement for Investment in Affordable Housing 2011 - 2014. The DM Certificate is also to provide details on any irregularities and non-compliance and state or estimate (when it cannot be stated) the dollar amounts involved.
5. MMAH will provide the Annual Statement of Disbursements and auditor's opinion or DM Certificate to CMHC within six months after the end of the Fiscal Year.
6. MMAH will correct any deficiencies noted by the auditor or in the DM Certificate within a reasonable period of time. CMHC Funding may be withheld if the deficiencies are not corrected within a reasonable period of time.

7. MMAH shall refund to CMHC any CMHC Funding which has not been disbursed to Projects or Recipients in accordance with this Agreement.
8. CMHC is not responsible for the cost of the audit.
9. MMAH shall on reasonable grounds and reasonable notice give CMHC access to its documents, books, records and accounts to verify compliance with this Agreement.

CMHC – ONTARIO
AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING 2011-2014

SCHEDULE G
COMMUNICATIONS PROTOCOL
(Paragraph 11.1 of the Agreement)

G.1 GENERAL

- G.1.1 CMHC and MMAH (the “Parties”) agree to undertake joint communications activities and products that will enhance opportunities for open, transparent, effective and timely communications with the public through appropriate, continuous and consistent public information activities that recognize the contributions of the Parties and the applicant.
- G.1.2 CMHC and MMAH agree that all communications activities and products related to this Agreement, any Programs and any Projects shall recognize equally, refer to equally and give equal prominence and priority to the “Government of Canada” including “Canada Mortgage and Housing Corporation” and the “Government of Ontario” including “the Ministry of Municipal Affairs and Housing”. Without limiting the generality of the preceding sentence, this paragraph applies to all provisions of this Schedule.
- G.1.3 All public information material in relation to this Agreement shall be prepared jointly.
- G.1.4 Subject to G.1.2, both Parties agree to adhere to government visibility requirements. They will be provided by CMHC and MMAH Communications Branch as issued from time to time. Visibility requirements may include, but are not limited to, items such as branding and signage.

G.2 JOINT COMMITTEE

- G. 2.1 There shall be a Joint Committee of senior CMHC and MMAH officials responsible for the implementation of the Communications Protocol. The Joint Committee is a forum for sharing information on Investment in Affordable Housing 2011-2014 Projects and Programs, planning and approving communications plans, materials and activities, but may elect to address other Program issues by mutual agreement.
- G.2.2 The Joint Committee will continue to exist and operate for as long as necessary to meet the requirements of this Agreement.
- G.2.3 The Joint Committee will consist of two members appointed by CMHC and two members appointed by MMAH.
- G.2.4 The Joint Committee will be headed by two Co-chairs. CMHC will appoint one of its two members as the CMHC Co-chair and MMAH will appoint one of its two members as the MMAH Co-chair.
- G.2.5 The Joint Committee will meet at least twice a year.

G.3 COMMUNICATION WITH APPLICANTS AND OTHERS

- G.3.1 MMAH will provide the CMHC co-chair with information on each Project application which has been approved five business days before any communication of the approval to the applicant or others.
- G.3.2 All Project and Recipient approval notifications in a form acceptable to both parties shall identify the “Government of Canada” including “Canada Mortgage and Housing Corporation” and the “Government of Ontario” including “the Ministry of Municipal Affairs and Housing” as sources of funding, under the “Investment in Affordable Housing 2011-2014”.
- G.3.3 All public information material related to calls for tendering shall clearly and prominently indicate that the Project is funded by the “Government of Canada” including “Canada Mortgage and Housing Corporation” and the “Government of Ontario” including “the Ministry of Municipal Affairs and Housing” pursuant to this Agreement.

G.4 COMMUNICATION WITH THE PUBLIC

Public Information Products

- G.4.1 The Parties may develop information kits, brochures, public reports, and web site material, recognizing the joint funding, to inform potential applicants and the public about the Investment in Affordable Housing 2011-2014 and the Programs.

News Releases

- G.4.2 A joint news release shall be issued when this Agreement is signed. Unless the Parties decide otherwise, there shall be a joint news release for each approved Project or group of Projects or Recipients (without disclosing personal information), in which each Party will have equal importance. A news release may include quotations from a federal and a provincial official, other contributors and the applicant. The Parties must agree on these quotations. The Parties shall agree on the timing of the news release.
- G.4.3 The Parties shall co-operate in organizing press conferences, announcements and official ceremonies. The Parties will agree on the messages and public statements at such events. The Parties shall agree if, when and where special ceremonies and events will be held. Neither Party nor any municipality, applicant or contributor shall make any public announcement for a Project or Recipients, without first securing the agreement of the other Party. A Party must be informed of a proposed joint event at least 20 working days prior to the planned date of the event. No arrangements shall be made for events until the other Party agrees to the event.
- G.4.4 Either Party may organize a joint press conference. The requester shall give the other Party notice of at least 20 working days of such a press conference, public announcement or joint event, which shall not be presented by one Party to another as final. The CMHC and Ontario Ministers or their designated representatives and each Party may participate in these press conferences, which shall be held on a date and at a location that are agreed upon.

- G.4.5 The signing of this Agreement shall be the subject of an official ceremony.
- G.4.6 The Parties shall work together to organize such announcements and official ceremonies, and shall follow a mutually agreed-upon order of precedence. The Parties should jointly agree on the messages and public statements at such events.

Signage

- G.4.7 MMAH shall ensure that the applicant provides and installs temporary signage at a prominent location where there is visible activity related to an approved Project. The signage shall indicate that it is a Government of Canada - CMHC and Government of Ontario - MMAH (and municipal as applicable) Investment in Affordable Housing 2011-2014 Project, bear a message approved by each Party, and remain in place throughout the construction period.
- G.4.8 MMAH shall provide and install, where appropriate, a plaque or permanent sign bearing an appropriate inscription.
- G.4.9 Design, wording and specifications of signs and plaques shall reflect the equal participation of the “Government of Canada” including “Canada Mortgage and Housing Corporation” and the “Government of Ontario” including “the Ministry of Municipal Affairs and Housing” and must be approved by both Parties. Signs and plaques shall have appropriate spaces indicating participation by the municipality and the applicant, if requested.
- G.4.10 The Parties shall issue specifications for signs and plaques and time frames for their installation. Temporary signs must be removed within 90 days of Project completion.

Advertising

- G.4.11 Either Party may organize an advertising or public information campaign, recognizing the joint funding, related to the Investment in Affordable Housing 2011-2014 and the Programs. However, it must inform the other Party of the contents of the campaign’s messages at least 30 days before it is launched.

Payments

- G.4.12 All payments to approved applicants or others pursuant to or related to this Agreement will identify the “Government of Canada” including “Canada Mortgage and Housing Corporation” and the “Government of Ontario” including “the Ministry of Municipal Affairs and Housing” as sources of funding, under the “Investment in Affordable Housing 2011-2014”.

G.5 COSTS

- G.5.1 The Joint Committee shall approve an annual communications plan and budget.
- G.5.2 Costs associated with the development and delivery of communications products and activities in the approved communications plan and budget are eligible costs under this Agreement. This would apply to costs incurred by either party associated with any public announcement and official ceremony, temporary or permanent signage and plaques, advertising, literature, media distribution, organization of special events, as established by both Parties.

G.6 MUNICIPALITIES

- G.6.1 “Municipal” and “municipality” include public bodies designated by MMAH as the local functionary for Programs.