

CMHC - YUKON

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING

AGREEMENT made as of April 1, 2014,

between

CANADA MORTGAGE AND HOUSING CORPORATION
("CMHC")

and

YUKON HOUSING CORPORATION ("YHC");

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

AND WHEREAS CMHC and YHC agree that YHC should have primary responsibility for the design and delivery of programs in respect of this purpose in order to provide flexibility and to address Yukon'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 YHC 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 YHC is an agent of the Yukon Government pursuant to the Housing Corporation Act, R.S.Y. 2002, c. 114 as amended and has the authority to enter into this Agreement pursuant to that Act, and is entering into this Agreement in that capacity;

NOW THEREFORE, CMHC and YHC 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 YHC (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 YHC to provide contributions for a Project or to a Recipient under this Agreement;

"Contributions by Others" means cash or in-kind eligible contributions from YHC, the Yukon government, 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, 2014;

"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 has been proposed and confirmed and which is in effect under section 5;

“Program Management and Administration Costs” means YHC’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 YHC is the intending owner and operator of a Project within a Program, YHC’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 Yukon or YHC.

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 YHC will prepare a distinguishing summary for each proposed Program that YHC 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 YHC may propose changes to distinguishing summaries for Programs.
- 5.3 YHC will provide each distinguishing summary or change to CMHC for review to confirm consistency with the spirit and intent of this Agreement.
- 5.4 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.
- 5.5 YHC 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 YHC is responsible for making all Commitments. Commitments may be made 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.
- 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 YHC shall enforce a requirement that the Housing under each Program be and remain Affordable Housing for 10 years, except as YHC and CMHC may otherwise agree.
- 6.5 CMHC recognizes standards of the Yukon Government for health, safety and building, which YHC will apply to the Programs.
- 6.6 All relevant and applicable federal and territorial environmental assessment and protection legislation, regulations and policies, shall apply to all Commitments. CMHC and YHC acknowledge that efforts shall be made to avoid duplication in the environmental process, and the assessment shall be conducted in the most effective manner that shall fully satisfy the requirements of CMHC and YHC. CMHC and YHC shall freely exchange information on all environmental assessments carried out. CMHC will supply to YHC a current federal environmental guideline (including any updates, as necessary) that YHC will apply. In requesting CMHC Funding for any Commitment, YHC will confirm to CMHC that it has ensured that the use of CMHC Funding by YHC will comply with this guideline.
- 6.7 YHC shall require a contribution 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 YHC 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 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, YHC recommits this CMHC Funding within the same Fiscal Year in which the cancellation, reduction, or Project or Recipient non-compliance occurred, but not later than March 31, 2020; and

- (b) for Contributions by Others, YHC recommits these Contributions by Others by March 31, 2020, or within the same Fiscal Year in which the cancellation, reduction or Project or Recipient non-compliance occurred, whichever is later.

- 6.10 CMHC and YHC agree on the value of apprenticeships in the residential housing sector which support the training of skilled labour. Under this Agreement, through appropriate initiatives as determined by YHC or Yukon, YHC will ensure support for the use of apprentices under Programs, where feasible and will use the outcome and related indicators identified in the attached Schedule E, for the purposes of annual reporting set out in paragraphs 9.2 and 9.3 of this Agreement.

7. PLAN, QUARTERLY CLAIMS AND PAYMENT OF CMHC FUNDING

- 7.1 CMHC Funding under this Agreement is for the period from April 1, 2014 to March 31, 2019. YHC will provide to CMHC a proposed completed Annual Plan in the form attached as Schedule C. YHC 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 YHC based on Quarterly Claims provided by YHC. CMHC will have no obligation and no liability to pay CMHC Funding before receipt of a Claim from YHC.
- 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 YHC 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 calendar quarter by not later than the last business day of the quarter. (Business day excludes any day on which the offices of CMHC or YHC are normally closed for business.) The final request for CMHC Funding must be received by CMHC not later than March 29, 2019.
- 7.6 YHC will continue through March 31, 2020 to use the Quarterly Claims form Schedule D to identify Contributions by Others.

- 7.7 YHC 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, 2020).
- 7.8 YHC will also use the Quarterly Claims form Schedule D to identify separately, in each Fiscal Year (and even beyond March 31, 2020), any cancellations, reductions and Project or Recipient non-compliance not considered to remain committed under paragraph 6.9. Any CMHC Funding not considered to remain committed pursuant to subparagraph 6.9(a) must be refunded to CMHC by the end of that Fiscal Year.

8. FINANCIAL PROVISIONS

- 8.1 The maximum CMHC Funding under this Agreement is \$7.875 million. This maximum CMHC Funding is available by Fiscal Year in the following amounts: 2014 – 2015: \$1.575 million; 2015 – 2016: \$1.575 million; 2016 – 2017: \$1.575 million; 2017-2018: \$1.575 million; 2018-2019: \$1.575 million. CMHC Funding cannot be reallocated among Fiscal Years without prior CMHC approval. At least \$0.010 million in CMHC Funding must be claimed in each Fiscal Year and used under this Agreement for victims of family violence.
- 8.2 CMHC and YHC 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, 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 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 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 of CMHC Funding paid pursuant to paragraph 7.2 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 of CMHC Funding paid pursuant to paragraph 7.2 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 for the Fiscal Years ending March 31, 2015, 2016, 2017, 2018 and 2019. YHC will refund to CMHC any amounts of CMHC Funding paid that exceed the totals of the Contributions by Others.
- 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 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, 2040), 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 YHC 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, 2024 or, in the case of ongoing contributions, within twenty years following the date of Commitment but not later than March 31, 2040. YHC 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 YHC's own and the Government of Yukon's own contributions combined that are committed and disbursed shall not be less than 50% of the total Contributions by Others required by paragraph 8.2 above.

9. ACCOUNTABILITY FRAMEWORK

- 9.1 CMHC and YHC 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 YHC 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. YHC 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 YHC 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, YHC 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 Yukon or YHC 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 YHC 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. YHC will continue preparing and providing these statements until all CMHC Funding and Contributions by Others have been disbursed and reconciled, including any required recoveries and refunds.
- 9.5 YHC will obtain and provide the results of an annual audit 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.
- 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, YHC agrees to provide all information and services pertaining to the Programs in both French and English. YHC 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". YHC will consult with representatives of local minority language groups.

11. COMMUNICATIONS AND PRIVACY

- 11.1 CMHC and YHC agree on the need for joint, open, transparent, effective and timely communications with citizens 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 YHC agree that all information that is required to be provided to CMHC by YHC pursuant to this Agreement may, on at least one month's notice to the extent possible under access to information legislation, be made public, except for information the disclosure of which is prevented by federal or territorial privacy legislation.

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 YHC are subject to the necessary appropriations from the Legislative Assembly of Yukon; in case of no or insufficient appropriations paragraphs 8.2 and 8.6 still apply.
- 12.2 This Agreement may be amended only by written agreement of CMHC and YHC.
- 12.3 No member of the House of Commons or Senate of Canada or Legislative Assembly of Yukon 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. In this regard, YHC agrees to indemnify CMHC and save it harmless from all losses, costs, damages, expenses, injury and liability whatsoever which CMHC may suffer as a result of claims of any sort whenever made relating to the Programs or any property involved under them, including any environmental or pollution claims.
- 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 YHC.

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, Regional Operations & Assisted Housing
700 Montreal Road
Ottawa, Ontario K1A 0P7
Fax: (613) 748-2189

YHC at: YUKON HOUSING CORPORATION
Attention: President
410H Jarvis Street
P.O. Box 2703
Whitehorse, YK Y1A 2C6
Fax: (867) 393-6274

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

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

CANADA MORTGAGE AND HOUSING
CORPORATION

per

Evan W. Siddall
President

YUKON HOUSING CORPORATION

per

The Honourable Brad Cathers
Minister for Yukon Housing Corporation

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.

All references to "2011-2014" or more generally to the 2011 – 2014 time period in this Schedule A will be read to apply to this Agreement.

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.

All references to "2011-2014" or more generally to the 2011 – 2014 time period in this Schedule A will be read to apply to this Agreement.

- 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-YUKON
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**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 per section 3 and paragraph 6.10 of the Agreement. YHC to specify related indicators from Schedule E.

NOTE: YHC 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-YUKON
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**SCHEDULE B
DISTINGUISHING PROGRAM SUMMARY
(Agreement Section 5)**

a) Program Number and Name: B-1 Rent Supplement, Shelter Allowance & Homeownership Assistance	
b) Effective Date of Inclusion or Last Revision: April 1, 2014	
c) Spending Category	Improve Housing affordability for vulnerable households.
d) Specific Objective	<p>To improve access to appropriate and Affordable Housing for households in need.</p> <p>The target client group is households in need which may include victims of family violence, people with disabilities or seniors.</p>
e) Proponent Type	Proponents may include municipal housing agencies, territorial housing agencies, other government agencies, non-profit societies, households or private sector.
f) Activity Type	Shelter allowance, rent supplements or homeownership assistance to target groups living in or wishing to acquire modest Housing.
g) Nature of Assistance	One time or ongoing financial support (depending on household circumstances) to assist individuals with costs associated with the ongoing provision of stable Housing.
h) Intended Outcome(s) and Indicator(s)	<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> <ul style="list-style-type: none"> • Number of households receiving rent supplements, shelter allowances or homeownership assistance. • Number of households no longer in housing need as a result of the Investment in Affordable Housing.

NOTE: YHC 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-YUKON
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**SCHEDULE B
DISTINGUISHING PROGRAM SUMMARY
(Agreement Section 5)**

a) Program Number and Name: B-2 Affordable Housing Development	
b) Effective Date of Inclusion or Last Revision: April 1, 2014	
c) Spending Category	Increase the supply of Affordable Housing.
d) Specific Objective	<p>To alleviate the shortage of accommodations for households in need by encouraging new construction, or major renovation, conversion of non-residential space, or rehabilitation of existing residential properties.</p> <p>Creation of secondary suites and garden suites for adult persons with disabilities, who are households in need.</p>
e) Proponent Type	Government, municipalities, non-profit landlords, for-profit landlords, builders, developers, homeowners, or others.
f) Activity Type	Construction of modest new buildings, or renovation, rehabilitation and/or conversion, or partial conversion, of existing modest properties. This may include a combination of freestanding buildings/Units and secondary suites, or suites in primarily non-residential buildings (such as living above the shop arrangements).
g) Nature of Assistance	<p>Forgivable loans or contributions.</p> <p>Forgiveness periods range from a minimum of five years to a maximum of 20 years, and is determined based upon the level of assistance provided.</p> <p>Encouraging the development of modest housing should not place an unrealistic requirement relative to the assistance provided (e.g. \$5,000). The length of the forgiveness period should be reasonable and relative to the level of assistance provided. Forgiveness periods which are unrealistic or excessive can act as a disincentive in participating in the Program. Having relational forgiveness periods allows for</p>

	<p>continuity and maintains equity between current and past program households.</p> <p>May include incentives such as land, tax exemptions, fee reductions, etc., paid directly or indirectly to the proponent that will result in an increase in the supply of Affordable Housing.</p>
h) Intended Outcome(s) and Indicator(s)	<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> <ul style="list-style-type: none"> • Number of households no longer in housing need as a result of the Investment in Affordable Housing. <p>Improve access to Affordable Housing and increase resources available to address the Housing needs of households in need by encouraging Contributions by Others, including the private and not-for-profit sector .</p> <ul style="list-style-type: none"> • Additional dollars generated toward addressing Housing need (excluding Government of Yukon's 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> <ul style="list-style-type: none"> • Description of activities / initiatives to promote or support apprenticeships in IAH Projects.

NOTE: YHC 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-YUKON
AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING**

**SCHEDULE B
DISTINGUISHING PROGRAM SUMMARY
(Agreement Section 5)**

a) Program Number and Name: B-3 Emergency Repair Program	
b) Effective Date of Inclusion or Last Revision: April 1, 2014	
c) Spending Category	Improve and preserve the quality of Affordable Housing
d) Specific Objective	To provide assistance to households in need to undertake emergency repairs required for the continued safe occupancy of their homes.
e) Proponent Type	Families, seniors, non-elderly singles, disabled households and persons with special needs.
f) Activity Type	<p>Must be modest housing and be the principle residence of the household located in a rural or urban area and in need of immediate repairs to render the home fit for human habitation.</p> <p>Repairs do not have to bring homes up to minimum property standards.</p>
g) Nature of Assistance	Assistance is in the form of a non-repayable contribution. Assistance is provided to the homeowner/proponent based on the cost of approved work items; there is no requirement for an affordability period.
h) Intended Outcome(s) and Indicator(s)	<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> <ul style="list-style-type: none"> • Number of households no longer in housing need as a result of the Investment in Affordable Housing. • Number of households in need undertaking urgent repairs to make their home safe for continued occupancy.

NOTE: YHC 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-YUKON
AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING**

**SCHEDULE B
DISTINGUISHING PROGRAM SUMMARY
(Agreement Section 5)**

a) Program Number and Name: B-4 Renovation/Rehabilitation/Repair	
b) Effective Date of Inclusion or Last Revision: April 1, 2014	
c) Spending Category	Improve and preserve the quality of Affordable Housing and foster safe independent living.
d) Specific Objective	<p>To improve the living conditions of households in need through financial assistance to proponents to renovate, rehabilitate, repair or improve existing Housing.</p> <p>To provide modifications to housing for specific populations to maintain independence.</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-efficient products or systems for the required repairs to the Housing. The Program encourages the implementation of accessibility design features.</p> <p>The target client group is households in need which may include; but not limited to families, people with disabilities, seniors, or victims of family violence (victims of family violence are not necessarily on or eligible to be on a waiting list for social housing).</p>
e) Proponent Type	Proponents may include homeowners, municipal housing agencies, territorial housing agencies, other government agencies, non-profit housing providers, or private landlords.
f) Activity Type	Renovation, rehabilitation, and repair of existing rental housing and private residential properties that are modest.
g) Nature of Assistance	<p>One-time capital contribution. Assistance is provided to the proponent based on the cost of approved work items.</p> <p>The period of forgiveness is relative to the level of assistance</p>

	and geographic zone, and will range from one (1) year to 15 years.
h) Intended Outcome(s) and Indicator(s)	<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> <ul style="list-style-type: none"> • Number of households no longer in need as a result of the Investment in Affordable Housing. • The number of victims of family violence who were able to leave violent situations 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, such as seniors and persons with disabilities.</p> <ul style="list-style-type: none"> • The number of seniors or persons with disabilities who are able to remain living independently. <p>Foster a more holistic approach to addressing poverty by supporting a broad range of programs.</p> <ul style="list-style-type: none"> • 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. <p>Improve access to affordable housing that is sustainable for households in need by improving quality and/or increasing energy efficiency.</p> <ul style="list-style-type: none"> • The number of households no longer living in inadequate conditions as a result of the Investment in Affordable Housing. <p>Foster training of skilled labour by supporting apprenticeships in the residential housing sector.</p> <ul style="list-style-type: none"> • Description of activities / initiatives to promote or support apprenticeships in IAH Projects.

NOTE: YHC 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-YUKON
AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING**

**SCHEDULE B
DISTINGUISHING PROGRAM SUMMARY
(Agreement Section 5)**

a) Program Number and Name: B-5 Residential Adaptation Assistance (RAAP)	
b) Effective Date of Inclusion or Last Revision: April 1, 2014	
c) Spending Category	Foster safe independent living for persons with disabilities.
d) Specific Objective	<p>Provide financial assistance to persons with disabilities, to carry out adaptations aimed at correcting or reducing architectural barriers faced by persons with disabilities in the performance of their daily activities.</p> <p>Target client group: households on, or eligible to be on, a waiting list for social housing; persons with disabilities.</p>
e) Proponent Type	Proponents may include homeowners, private landlords, housing co-operatives and housing non-profit organizations (NPOs).
f) Activity Type	Adaptations to foster the independence of persons with disabilities in carrying out their daily activities as well as replacement and repair of specialized equipment that forms a permanent part of the modest Housing Unit itself.
g) Nature of Assistance	<p>Financial assistance disbursed in cash to the owner of the home.</p> <p>Assistance is provided based on the cost of approved work items.</p> <p>The affordability period may be less than 10 years. Given the subsidy amount, YHC cannot require a Recipient to remain in the Housing for a specified period.</p>
h) Intended Outcome(s) and Indicator(s)	<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> <ul style="list-style-type: none"> <i>Number of households having benefited from a home adaptation under the Residential Adaptation Assistance program, a program which contributes to increasing and</i>

	<p>extending independent living for households in need being persons with disabilities, through its financial assistance aimed at correcting or reducing architectural barriers faced by persons with disabilities.</p>
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NOTE: YHC 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.

SCHEDULE D
QUARTERLY CLAIM FOR CMHC FUNDING AND IDENTIFICATION OF COMMITMENTS
FOR THE QUARTER FROM _____ 1, 20_____ TO _____ 30/31, 20_____.

[illegible]

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) Per paragraph 6.6 of the Agreement.
(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 Reduced or Non-Compliance as a negative in Part A.

Shortfall of CBO compared with CMHC Funding per paragraph 8.2 of the Agreement at end of each Fiscal Year starting March 31, 2016

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 – YUKON
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 – Yukon Agreement for Investment in Affordable Housing and will give equal recognition to CMHC Funding and Contributions by Others.

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

Outcomes and Related Indicators:

Common 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.

Common Indicator:

- Number of households no longer in housing need as a result of the Investment in Affordable Housing (IAH).

Additional indicators:

- Number of households receiving rent supplements, shelter allowances or homeownership assistance
- Number of households in need undertaking urgent repairs to make their home safe for continued occupancy.
- The number of victims of family violence who were able to leave violent situations as a result of the Investment in Affordable Housing.
- Number of households having benefited from a home adaptation under the Residential Adaptation Assistance program, a program which contributes to increasing and extending independent living for households in need being persons with disabilities, through its financial assistance aimed at correction or reducing architectural barriers faced by persons with disabilities.

Apprenticeship Outcome

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

Apprenticeship Indicator:

- Description of activities / initiatives to promote or support apprenticeships in IAH Projects.

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, such as seniors and persons with disabilities.

Indicator:

- The number of seniors or persons with disabilities who are able to remain living independently.

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

Indicator:

- 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.

3. Improve access to Affordable Housing and 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.

Indicator:

- Additional dollars generated toward addressing Housing need (excluding Government of Yukon's minimum contributions by Others required per the Agreement) as a result of the Investment in Affordable Housing.

4. Improve access to affordable housing that is sustainable for households in need by improving quality and/or increasing energy efficiency.

Indicator:

- The number of households no longer living in inadequate conditions as a result of the Investment in Affordable Housing.

**CMHC - YUKON
AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING**

**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 Funding	Contributions by Others	Total
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)			
YHC and YT 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 YHC and YT 50% share of required CBO (Paragraph 8.7 of the Agreement)

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

CMHC – YUKON

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING

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

1. The Annual Statement of Disbursements (Schedule F) must be audited by an auditor licensed to practice in Yukon and 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.
2. 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 YHC has complied with the terms of the Agreement for Investment in Affordable Housing. 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.
3. YHC will provide the Annual Statement of Disbursements and auditor's opinion to CMHC within six months after the end of the Fiscal Year.
4. YHC will correct any deficiencies noted by the auditor within a reasonable period of time. CMHC Funding may be withheld if the deficiencies are not corrected within a reasonable period of time.
5. YHC shall refund to CMHC any CMHC Funding which has not been disbursed in accordance with this Agreement.
6. CMHC is not responsible for the cost of the audit.
7. YHC shall on reasonable grounds and reasonable notice give CMHC access to its documents, books, records and accounts to verify compliance with this Agreement.

CMHC – YUKON

AGREEMENT FOR INVESTMENT IN AFFORDABLE HOUSING

**SCHEDULE G
COMMUNICATIONS PROTOCOL
(Paragraph 11.1 of the Agreement)**

G.1 GENERAL

- G.1.1 CMHC and YHC (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 YHC 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 Yukon” including “Yukon Housing Corporation”. 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 YHC 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 YHC officials responsible for the implementation of the Communications Protocol. The Joint Committee is a forum for sharing information on Investment in Affordable Housing 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 YHC.
- 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 YHC will appoint one of its two members as the YHC 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 YHC 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 Yukon" including "Yukon Housing Corporation" as sources of funding, under the "Investment in Affordable Housing".

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 Yukon" including "Yukon Housing Corporation" 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 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 YHC 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 YHC 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 Yukon - YHC (and municipal as applicable) Investment in Affordable Housing Project, bear a message approved by each Party, and remain in place throughout the construction period.
- G.4.8 YHC 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 Yukon" including "Yukon Housing Corporation" 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 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 Yukon" including "Yukon Housing Corporation" as sources of funding, under the "Investment in Affordable Housing".

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 YHC as the local functionary for Programs.