Applicant Guide

National
Housing
Strategy

Canada

CMHC ◆ SCHL

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

ABOUT THE AFFORDABLE HOUSING FUND

The Affordable Housing Fund (AHF) provides long-term low-cost loans and/or forgivable loans focusing on two key priority areas of the National Housing Strategy (NHS): the creation of new affordable housing and the repair and renewal of existing affordable and community housing.

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

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

WHO CAN APPLY?

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

Community housing providers (i.e. Public or private non-profit housing organizations or rental co-operatives)	Municipalities Provinces and territories	Indigenous governments and organizations	Private sector

BEFORE APPLYING

Before you begin an application, please contact a CMHC Specialist[1]. They will help you understand the program, clarify the minimum requirements and documents required throughout the process and assist you with completing your application. All fields marked with an asterisk (*) are required fields.

ABOUT THIS APPLICATION GUIDE

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

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[1] https://www.cmhc-schl.gc.ca/about-us/contact-us

Minimum Requirements to Submit Your Application

Before applying, please review and complete the Required Documentation Checklist (New Construction[2] and Repair/Renewal[3]) with your CMHC Specialist[4].

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

1. A completed AHF Project Assessment Workbook (New Construction[5] and Repair/Renewal[6]). Please download, complete, and attach the appropriate file to your application.

2. Signed Integrity Declaration[7].

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

It is important to ensure your project will be ready to begin construction or renovation within six months of being approved for funding by CMHC.

HOW TO COMPLETE THE AFFORDABLE HOUSING FUND APPLICATION FORM

If you have not used the portal before, on the portal log-in page, select "Don't have an account? Sign up now". Enter your email address and press "send notification code".

An email will be sent to your email address with the code; enter this code in the field for the verification code and press "Verify Code".

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

When you begin a new application, you will be asked to provide the contact information for the Organization completing the application – see the box under "Creating an Account" for a definition of the Organization.

Each time you log back into the portal, you will be prompted to review your contact information.

If there are no changes, simply click to the next section. You can update your profile information at any time, by viewing your profile page under your name at the top right of the page.

Once you are ready to proceed, you must agree to the Terms and Conditions of the application. To view the Terms and Conditions, click on "Terms and Conditions" to open the document in a new window.

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

Information About the Applicant

If you are completing the application and will be the proponent of the project, select "yes" from the drop-down menu on the question: "Is your organization the Proponent organization on this application?"

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2 https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund/affordable-housing-fund-new-construction-checklist-en.pdf

3 https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund/affordable-housing-fund-repair-renewal-checklist-en.pdf

4 https://www.cmhc-schl.gc.ca/about-us/contact-us

5 https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund/affordable-housing-fund-project-assessment-workbook-new-construction-en.xlsx

6 https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund/affordable-housing-fund-project-assessment-workbook-repair-renewal-en.xlsx

7 https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/integrity-declaration-en.pdf

If you/your organization are not the proponent, select "no" and complete the displayed fields. Likewise, if you are not the proponent contact for the application, select "no" for the question "Are you the Proponent contact for this application?" and complete the displayed fields.

Next, provide the contact information as noted in the screen shot below. This includes:

Proponent Organization Address: Provide the contact address of the proponent organization identified in the Proponent Organization section above.

Proponent Contact: Provide the contact information for an individual who can speak on behalf of the proponent organization. You must provide the full name, email, and preferred language.

Next, select the program you are applying for.

> **Note: Affordable Housing Fund should be selected when requesting the funding stream for repayable and forgivable loans.**

Project Name: Provide the name of your project. If your project does not have a unique name, you may enter the project address, i.e. "100 Main Street" or "100 51st Street".

> **Note: When providing an address for the street name and number, if your street name is numerical, you must enter it as "51st". The system will not simply accept the number "51".**

You will be asked to assign the application as noted below. This allows another individual to edit the application on your behalf, if applicable. You are also required to review and agree to the terms and conditions.

Project Details

Next is the Project Details Section. In this section you must select the project type and the CMHC Client Solutions Representative.
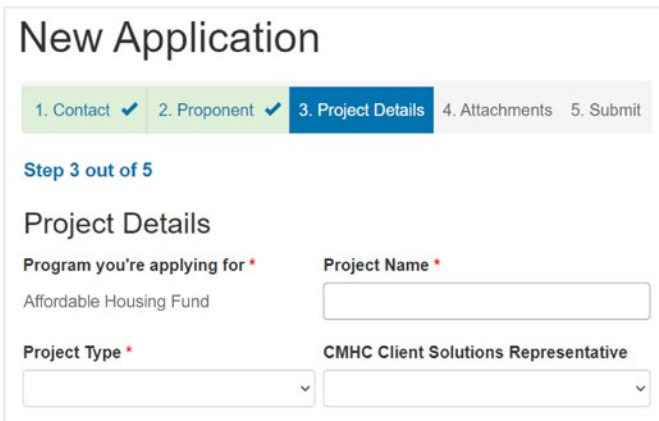
Project Type

Select from the list if your project is a: (1) new construction; (2) repairs; (3) renewal.

Within the context of the NHS, "renewal" generally applies to the substantial or complete renovation and updating of an entire existing rental building or housing development, including the building envelope, mechanical, electrical and other building systems and services.
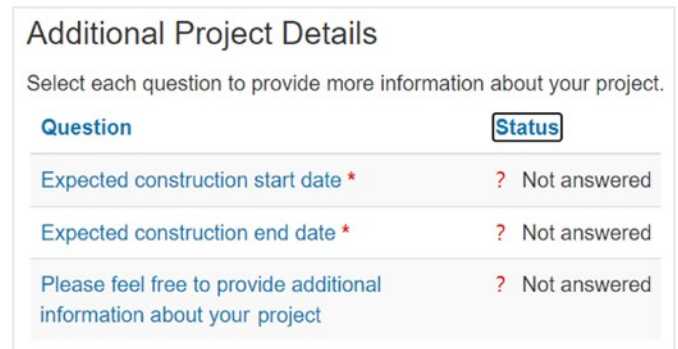
Name of CMHC contact

Provide the name of the CMHC Specialist[8] that you have been working with on your project.

New Application

| 1. Contact ✔ | 2. Proponent ✔ | **3. Project Details** | 4. Attachments | 5. Submit |

Step 3 out of 5

Project Details

Program you're applying for *   Project Name *
Affordable Housing Fund

Project Type *   CMHC Client Solutions Representative

You are also required to enter the expected construction start date and end date. Please be as accurate as possible.

The third question "Please feel free to provide additional information about your project" allows for additional information to be entered about the project.
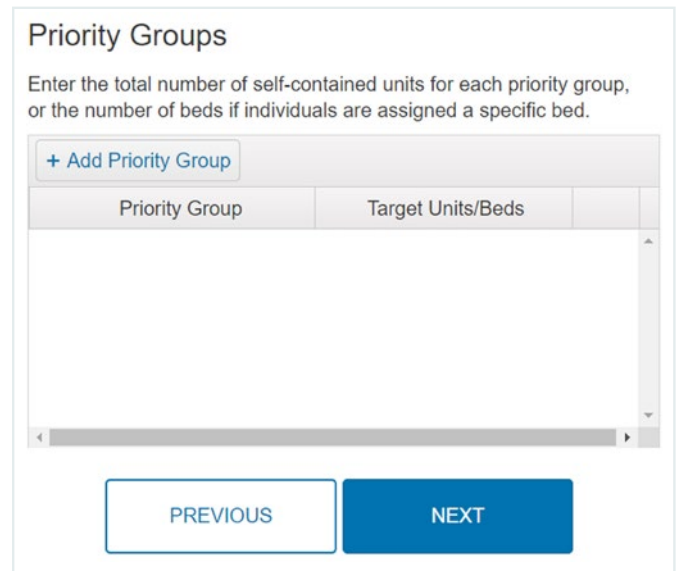
This can include details such as land tenure, land readiness, building type, building readiness, structure type, achievement of social outcomes (affordability, accessibility, energy efficiency), partnerships, or any relevant project details to assist in underwriting the application.

Additional Project Details

Select each question to provide more information about your project.

Question	Status
Expected construction start date *	? Not answered
Expected construction end date *	? Not answered
Please feel free to provide additional information about your project	? Not answered

Priority Groups

Next, please select from the drop-down menu the applicable priority group for your project as well as the number of units targeted towards this group. If there is no target group, please select non-targeted.

Priority Groups

Enter the total number of self-contained units for each priority group, or the number of beds if individuals are assigned a specific bed.

+ Add Priority Group

Priority Group	Target Units/Beds

PREVIOUS   NEXT

Attachments

The next section allows all required documents to be uploaded to complete your application to the Affordable Housing Fund. Links are available to reference the documents required to ensure completeness of the application.

To attach files to your application, click on "Browse" (or "Choose Files") and select the files from your computer. Once successfully attached, your files will be listed under "My Documents" on the Attachments page.

The attachments must be in one of the following formats: PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLS, XLSX. You may attach as many files as you want to your application. Each file should be no more than 10MB.

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

You may include any other documentation that provides details of your project, supports your application, or which may be needed at a later stage of the application process.

Submitting Your Application

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

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

Please speak with a CMHC Specialist about your project prior to applying. If you submit your application without consulting one of our specialists, one will be assigned to you to assist you with the remaining steps of the application process. Find a CMHC Specialist[9] near you.

Once Application is Submitted

Once your application is submitted, it will be time-stamped and locked. If you need to make changes or add additional information after this time, you will need to contact CMHC to have your file returned to you to edit.

Applications are accepted on a continuous basis. Please refer to the Affordable Housing Fund website[10] for the high-level process overview. Timelines are approximations and will depend on the complexity and completeness of the application.

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9   https://www.cmhc-schl.gc.ca/about-us/contact-us

10 https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund

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Learn more at **cmhc.ca/ahf**