

Applicant Guide



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Use of Information & Disclaimer: Information contained in this Applicant Guide is proprietary information to CMHC. It is available and shall be used for the sole purpose of providing applicants with sufficient information to prepare responses to Canada Greener Affordable Housing Pre-Retrofit Funding and Retrofit Funding application process. You shall not make any other use of the information.

About Canada Greener Affordable Housing

The Government of Canada is committed to achieving net-zero emissions by 2050. To do this, buildings must be retrofitted to reduce greenhouse gas (GHG) emissions and increase their climate resilience in an affordable way. To make this transition more affordable and sustainable, the Canada Greener Affordable Housing (CGAH) program will provide funding to support the completion of deep energy retrofits to existing multi-unit affordable housing (5+ units) that serve low- and moderate-income households and those greatest in need. The program will help community housing providers improve building quality, adapt to climate change, and extreme weather events.

Before applying

All applicants should review the following documents before preparing an application. These are available at cmhc.ca/CGAH:

- Product Highlight Sheet
- Documentation Requirements

About the Canada Greener Affordable Housing funding opportunities

CGAH provides eligible proponents with the option to apply to two types of funding; Pre-Retrofit Funding and Retrofit Funding. While the funding opportunities are separate, both are meant to support the project throughout its retrofit journey. To determine which funding to access, you must assess the readiness and phase of your project.

Please contact a [CMHC Housing Solutions Specialist](#)¹ for further assistance in determining which opportunity is currently right for you.

Pre-Retrofit Funding

CGAH Pre-Retrofit Funding provides access to funding for activities required to support a CGAH Retrofit Funding Application. Applicants applying for CGAH Pre-Retrofit Funding must do so with the intention to complete deep energy retrofits on their multi-unit residential buildings.

Pre-retrofit activities such as an energy audit, energy modelling study, and a building condition assessment report must be completed before applying for Retrofit funding. If you are interested in applying for funding to support the planning, preparation, and completion of pre-retrofit activities, review the Canada Greener Affordable Housing (CGAH) – Pre-Retrofit Funding required documentation, available on the CGAH website.

Retrofit Funding

CGAH Retrofit Funding provides access to repayable and forgivable loans to support the construction of deep energy retrofits of multi-unit residential buildings.

If you have completed pre-retrofit activities and are interested in applying for funding to complete deep energy retrofits, review the Canada Greener Affordable Housing (CGAH) – Retrofit Funding required documentation, available on the CGAH website.

¹ <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/cmhc-housing-solutions-specialists>

The Application Process

This guide will help you complete your online application for (a) Canada Greener Affordable Housing – Pre-Retrofit Funding, and/or, (b) Canada Greener Affordable Housing – Retrofit Funding. It provides an overview of the information that you are required to submit through the CMHC Portal.

Please note the following when using the CMHC Portal:

- Using the Google Chrome browser may result in an optimal experience.
- All fields marked with an asterisk (*) are required fields. All required fields on each page must be populated with accurate information before moving to the next section of the application.
- When moving forward through each section of the application, information will automatically be saved between pages. However, pages that are missing required fields will not be saved until all the required fields have been completed.
- Use the Previous/Next links at the bottom of each page to navigate through the different sections of the application.
- You are required to submit separate applications for each different building, you can find more information in the steps below.
- If your computer is idle for 30 minutes, your session will timeout and the information on the page will not be saved.
- It is the responsibility of the proponent to ensure that all information provided is complete and accurate.

If you are ready to apply for pre-retrofit activities, proceed to the [Pre-Retrofit Funding section](#).

If you are ready to apply for funding for deep energy retrofits, proceed to the [Retrofit Funding section](#).

Pre-Retrofit Funding Application

STEP 1 – Contact

New to the CMHC Portal?

If you have used the CMHC Portal before, proceed to the next section, “Returning to the CMHC Portal”.

If you have not used the Portal before, on the Portal login page, select “Don’t have an account? Sign up now”. Enter your email address and click, “send notification code”. An automated email will be sent to your email address with the code. Enter this code in the field for the verification and click “Verify Code”.

Your contact, profile, and application information are saved in a secure database. CMHC is committed to protecting the private information of applicants.

Your personal and organization information is saved under “My Profile” and “Organization Profile”, which you can access at any time.

In the next section, you will be asked to provide contact information for yourself and your organization.

PLEASE NOTE: To protect your privacy and that of the organization, and to ensure you will receive communications from CMHC, new organization profiles will be placed on hold until CMHC can validate essential information and make any necessary changes. Once the new profile has been approved you can continue the application process.

Returning to the CMHC Portal?

Once you log into your account, you will be presented with the “My Applications” page where you may be able to view/access any in-progress or previously submitted applications.

Selecting a previous application from the “My Applications” list will provide you with a useful summary of previously entered fields (which you can print for your own use), but you will not be able to make edits here.

To continue/edit your new Canada Greener Affordable Housing – Pre-Retrofit Funding application that is currently in draft status, click “Applications Assigned to Me” and then select the draft you wish to manage by its “Program” link.

Start a New Application

Select the “New Application” button on the “My Applications” page.

Review the “My Organization” section for accuracy and select Next.

Review your contact information for accuracy and select Next. The person listed in this section is the primary contact for the Canada Greener Affordable Housing – Pre-Retrofit Funding application.

STEP 2 – Proponent (Applicant)

Question	Display Field Required Information:
Program you are applying for	Select “Canada Greener Affordable Housing – Pre-Retrofit Funding”.
Project Name	Provide the name of your project. If your project does not have a unique name, you can enter your “Organization Name – Project Location/Address”.

Assigning the Application

You can choose to assign the application to someone else to complete on your behalf.

You will be prompted to enter their email address and they will receive an automated email informing them the application has been assigned. You will be able to remove the assigned person and take back control of the application at any time to edit and/or submit.

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 the “Terms and Conditions” link to open the document in a new window.

STEP 3 – Project Details

Question	Display Field Required Information:
Project Name	This field will automatically populate with the Project Name you had entered in the previous section.
CMHC Housing Solutions Specialist	Use the drop-down menu to select the name of your assigned CMHC Housing Solutions Specialist from the alphabetical list. You must speak with a CMHC Housing Solutions Specialist prior to preparing and submitting your CGAH application. They will assist you in making sure your project meets the eligibility criteria, is ready to be submitted, and will be your CMHC contact for this initiative. For remote and special access communities that identify construction challenges, please discuss with your CMHC Housing Solutions Specialist ¹ before preparing an application.
Which of the following best describes your type of Organization?	Select the proponent type of your organization from the drop-down. For CGAH, your choices are: Partnership, Not-for-profit housing org/Co-op, Municipality, Faith-based organization, Indigenous Group, Province, Territory, Indigenous Governing Body, Indigenous Non-Profit Organization, or Other (Please specify). <i>“Private Enterprise/Builder/Developer” and “Individuals” are not eligible proponent types.</i>
Which of the following describes the location of your project?	Select the proponent type of your organization from the drop-down. For CGAH, your choices are: Urban, Rural, Remote, Northern, On-Reserve, or Off-Reserve.

¹ <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/cmhc-housing-solutions-specialists>

Question**Display Field Required Information:**

Please define the affordability criteria your project is mandated to follow and specify how that criteria is mandated.

If your project is mandated to follow Municipal, Provincial, Territorial affordability criteria or CMHC program affordability criteria, use that affordability criteria. If your project is mandated to follow other affordability criteria, use the affordability criteria or affordability purpose your project is mandated to follow. An acceptable affordability criteria should include elements such as rent-geared-to-income, low-income, moderate-income, established income or rent limits/thresholds, or other criteria acceptable to CMHC.

Please provide a description and definition of the criteria. Responses in this field are limited to 2000 characters or less.

Adding Priority Groups

You can choose to identify the Priority Groups your project serves in the Priority Groups table, as applicable. To add details, click "Add Priority Group".

Select the priority group that your building serves from the drop-down. Your choices are:

- Black Canadians
- Homeless people or those at risk of homelessness
- Indigenous people
- LGBTQ2+
- Newcomers (including refugees)
- People with developmental disabilities
- People with mental health or addiction issues
- People with physical disabilities
- Racialized groups
- Seniors
- Veterans
- Women and children fleeing domestic violence
- Women and their children
- Young adults

Once you've identified the priority group it will appear in the table. Under the column "Target Units/Beds", please enter the number of units/beds occupied by the priority group.*

If you wish to delete a group from the table, select "delete" to remove the record from the application or select "cancel" to return to your list.

*If units will be self-contained, please enter the total number of units. A self-contained unit provides living, sleeping, eating, food preparation and bathroom facilities. If individual beds will be assigned to tenants, please enter the total number of beds.

STEP 4 – Building

Adding a New Building

Select the “Add Building” button.

If you have not applied for other CMHC funding for the building, select the “New Location” button. If you have, you can look up the building using the address in the search bar and proceed to the next section, [“Adding an Existing Building”](#).

If you’re adding a new building, in this section you will be prompted to provide the details of your building including:

- Street Number
- Suffix
- Street Name
- Street Type
- Street Direction
- Municipality
- Unit Number
- Street Number Range
- Province/Territory
- Postal Code
- Land Identifier
- Latitude
- Longitude

Once you have filled in the information above, click on “Create”. The following fields will be presented, and you must answer each question:

- Building Name
- Age of Building
- Building Type
- Structure Type
- Construction Type
- Heating Source
- What purpose does the building serve?
- Percentage of the building area that is for residential units
- Overall area of the building in square feet
- Is the building subject to a Social Housing Agreement?
- Number of units
- Number of affordable units
- Number of beds
- Number of affordable beds

If units will be self-contained, please enter the total number of units. A self-contained unit provides living, sleeping, eating, food preparation and bathroom facilities. If individual beds will be assigned to tenants, please enter the total number of beds.

Select the “Done with adding building” button.

To edit or delete an existing building, select the drop-down arrow on the building record

To edit, you will be returned to the building information where you can make changes and save.

To delete, you will be prompted to confirm the deletion of the record.

Select “delete” to remove the record from the application or select “cancel” to return to your building list.

Adding an Existing Building

Once you've looked up your property using the address and selected it from the list, the following fields will be presented, and you must answer each question:

- Building Name
- Age of Building
- Building Type
- Structure Type
- Construction Type
- Heating Source (current heating source of the building)
- What purpose does the building serve?
- Percentage of the building area that is for residential units
- Overall area of the building in square feet
- Is the building subject to a Social Housing Agreement?
- Number of units
- Number of affordable units
- Number of beds
- Number of affordable beds

If units will be self-contained, please enter the total number of units. A self-contained unit provides living, sleeping, eating, food preparation and bathroom facilities. If individual beds will be assigned to tenants, please enter the total number of beds.

Select the "Done with adding building" button.

To edit or delete an existing building, select the drop-down arrow on the building record

To edit, you will be returned to the building information where you can make changes and save.

To delete, you will be prompted to confirm the deletion of the record.

Select "delete" to remove the record from the application or select "cancel" to return to your building list.

STEP 5 – Activities

Please complete the table. A status must be assigned to each activity before you can save changes and advance to the next page of the form.

Question	Display Field Required Information:		
Program Activity	Status	Expected or Actual Completion Date	Funding Requested
Energy Audit	This field has a drop down with the following options ² : <ul style="list-style-type: none"> • Obtained • In progress • Not initiated Select the option that best describes the status of that activity.	In this field, indicate the date when you expect to complete the activity, or if it has already been completed, the date it was completed.	In this field, enter the requested funding amount for each activity that has not been initiated.
Energy modelling studies			
Building Condition Assessment Report			
Project drawings and specifications			
Cost estimates			
Engineering studies			
Environmental site assessments			
Site surveys			
Other			

***Note:** If you have obtained **quote(s)** for an activity, please select the status **“Not Initiated”**, and enter the “Expected Completion Date” indicated on the quote, as well as the quoted funding amount in “Funding Requested”.

If you do not wish to request funding for an activity in the “Program Activity” list, and you have not yet completed it, please select the status ‘Not Initiated’ and do not enter in a date nor a dollar amount in the “Funding Requested” column.

STEP 6 – Attachments

In this section you will add all mandatory documents to support your application. If you need to give another user (another member of your organization or a 3rd party) the ability to upload documents, proceed to the section “Adding a Contributor”.

The CGAH Required Documents list is available [here](#)².

Attachments must be in one of the following formats:

- PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLSX, XSX.

The CMHC Portal cannot accept documents in a ZIP file format.

You may attach as many files as required. Each file should be no more than 10MB.

Please ensure that the file name will identify the content of the document.

² <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/canada-greener-affordable-housing-program/cgah-required-documentation-checklist-en.pdf>

To attach files to your application, click on "Choose Files" and select the attachment from your computer.

Click "Upload Files" to attach them to the application.

Once successful, your files will be listed under "My Documents" on the Attachments page.

STEP 7 – Submit

In this section, you can choose to "print and review your application", or "save for later" in draft status if you are not ready to submit.

Submitting Your Application

Once you have completed the application, reviewed it for accuracy, and attached all the necessary documents, you are ready to submit.

Select "Submit Now" to send the application to CMHC.

Adding a Contributor

After submission, if you wish to give another individual the ability to upload documentation to serve as part of your application submission, navigate to the "My Applications" page.

From this page, click on the application that you would like to add a contributor to. From this page, select "Manage Contributors" and you will be taken to the "Manage Contributors" page. On this page, please enter the new contributor's email address, click "Verify" and then click "Add." The email address you submit will then receive an email containing instructions on how to proceed to the CMHC Portal, either to create or to log into their account. This will allow the contributor to add documentation to the application.

You may also remove contributors from your applications on this page, by selecting "Remove".

It is the responsibility of the proponent to ensure that all information provided is complete and accurate.

Retrofit Funding Application

STEP 1 – Contact

New to the CMHC Portal?

If you have used the CMHC Portal before, proceed to the next section, “Returning to the CMHC Portal”.

If you have not used the Portal before, on the Portal login page, select “Don’t have an account? Sign up now”. Enter your email address and click, “send notification code”. An automated email will be sent to your email address with the code. Enter this code in the field for the verification and click “Verify Code”.

Your contact, profile, and application information are saved in a secure database. CMHC is committed to protecting the private information of applicants.

Your personal and organization information is saved under “My Profile” and “Organization Profile”, which you can access at any time.

In the next section, you will be asked to provide contact information for yourself and your organization.

PLEASE NOTE: To protect your privacy and that of the organization, and to ensure you will receive communications from CMHC, new organization profiles will be placed on hold until CMHC can validate essential information and make any necessary changes. Once the new profile has been approved you can continue the application process.

Returning to the CMHC Portal?

Once you log into your account, you will be presented with the “My Applications” page where you may be able to view/access any in-progress or previously submitted applications.

Selecting a previous application from the “My Applications” list will provide you with a useful summary of previously entered fields (which you can print for your own use), but you will not be able to make edits here.

To continue/edit your new Canada Greener Affordable Housing – Retrofit Funding application that is currently in draft status, click “Applications Assigned to Me” and then select the draft you wish to manage by its “Program” link.

Start a New Application

Select the “New Application” button on the “My Applications” page.

Review the “My Organization” section for accuracy and select Next.

Review your contact information for accuracy and select Next. The person listed in this section is the primary contact for the Canada Greener Affordable Housing – Retrofit Funding application.

STEP 2 – Proponent (Applicant)

Question	Display Field Required Information:
Program you are applying for	Select “Canada Greener Affordable Housing – Retrofit Funding”
Copy previous application information from	<p>Once the program is selected, this field will appear. If you previously applied for Canada Greener Affordable Housing – Pre-Retrofit Funding for the purpose of this project, and the building(s) is the same, some information will be copied over from the first application to your Canada Greener Affordable Housing – Retrofit Funding application. This includes:</p> <ul style="list-style-type: none"> • Certain details on the Project Details page • Building details on the Building page <p>Please review and ensure this information remains accurate.</p> <p>In order to copy information over, you must select the application from which you wish to copy information from the dropdown.</p>
Project Name	Provide the name of your project. If your project does not have a unique name, you can enter your “Organization Name – Project Location/Address”.

Assign the Application

You can choose to assign the application to someone else to complete on your behalf.

You will be prompted to enter their email address and they will receive an automated email informing them the application has been assigned. You will be able to remove the assigned person and take back control of the application at any time to edit and/or submit.

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 the “Terms and Conditions” link to open the document in a new window.

STEP 3 – Project Details

Question	Display Field Required Information:
Project Name	This field will automatically populate with the Project Name you had entered in the previous section
CMHC Housing Solutions Specialist	Use the drop-down menu to select the name of your assigned CMHC Housing Solutions Specialist from the alphabetical list. You must speak with a CMHC Housing Solutions Specialist prior to preparing and submitting your RHI application. They will assist you in making sure your project meets the eligibility criteria, is ready to be submitted, and will be your CMHC contact for this initiative. For remote and special access communities that identify construction challenges, please discuss with your CMHC Housing Solutions Specialist ³ before preparing an application.

³ <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/cmhc-housing-solutions-specialists>

As mentioned, some details may copy over from your previous *Canada Greener Affordable Housing – Pre-Retrofit Funding* application. There are also a few new questions that will be blank and need populating. Please review and ensure this information remains accurate.

Question	Display Field Required Information:
Which of the following best describes your type of Organization?	<p>Select the proponent type of your organization from the drop-down. For CGAH, your choices are: Partnership, Not-for-profit housing org/ Co-op, Municipality, Faith-based organization, Indigenous Group, Province, Territory, Indigenous Governing Body, Indigenous Non-Profit Organization, or Other (Please specify).</p> <p><i>“Private Enterprise/Builder/Developer” and “Individuals” are not eligible proponent types.</i></p>
When do you expect to start the retrofits?	Enter the expected start date.
When do you expect to complete the retrofits?	Enter the expected completion date.
Which of the following describes the location of your project?	<p>Select the proponent type of your organization from the drop-down. For CGAH, your choices are: Urban, Rural, Remote, Northern, On-Reserve, or Off-Reserve.</p>
<p>Please define the affordability criteria your project is mandated to follow and specify how that criteria is mandated.</p> <p>If your project is mandated to follow Municipal, Provincial, Territorial affordability criteria or CMHC program affordability criteria, use that affordability criteria. If your project is mandated to follow other affordability criteria, use the affordability criteria or affordability purpose your project is mandated to follow. An acceptable affordability criteria should include elements such as rent-geared-to-income, low-income, moderate-income, established income or rent limits/thresholds, or other criteria acceptable to CMHC.</p>	<p>Please provide a description and definition of the criteria. Responses in this field are limited to 2000 characters or less.</p>
What percentage reduction in operating energy consumption will your project achieve?	Enter the percentage reduction you are looking to achieve informed by your professional reports.
What percentage reduction in operating greenhouse gas emissions will your project achieve?	Enter the percentage reduction you are looking to achieve informed by your professional reports.

Adding Priority Groups

You can choose to identify the Priority Groups your project serves in the Priority Groups table, as applicable. To add details, click “Add Priority Group”.

Select the priority group that your building serves from the drop-down. For CGAH, your choices are:

- Black Canadians
- Homeless people or those at risk of homelessness
- Indigenous people
- LGBTQ2+
- Newcomers (including refugees)
- People with developmental disabilities
- People with mental health or addiction issues
- People with physical disabilities
- Racialized groups
- Seniors
- Veterans
- Women and children fleeing domestic violence
- Women and their children
- Young adults

Once you’ve identified the priority group it will appear in the table. Under the column Target Units/Beds, please enter the number of units/beds occupied by the priority group.*

If you wish to delete a group from the table, select “delete” to remove the record from the application or select “cancel” to return to your list.

*If units will be self-contained, please enter the total number of units. A self-contained unit provides living, sleeping, eating, food preparation and bathroom facilities. If individual beds will be assigned to tenants, please enter the total number of beds.

STEP 4 – Building

As mentioned, some details will copy over from your previous *Canada Greener Affordable Housing – Pre-Retrofit Funding* application if you have enabled this feature.

Building(s) Copied from Pre-Retrofit Application

If you have copied details from your previous application, the building(s) added will appear on this page.

To edit or delete an existing building, select the drop-down arrow on the building record.

Select “edit”, where you will be returned to the building information table where you can make changes and save.

To delete, you will be prompted to confirm the deletion of the record. Select “delete” to remove the record from the application or select “cancel” to return to your building list.

Adding a New Building

Select the “Add Building” button.

If you have not applied for other CMHC funding for the building, select the “New Location” button.

If you have, you can look up the building using the address in the search bar and proceed to the next section, “Adding an Existing Building”.

If you’re adding a new building, in this section you will be prompted to provide the details of your building including:

- Street Number
- Municipality
- Land Identifier
- Suffix
- Unit Number
- Latitude
- Street Name
- Street Number Range
- Longitude
- Street Type
- Province/Territory
- Street Direction
- Postal Code

Once you have filled in the information above, click on “Create”. The following fields will be presented, and you must answer each question:

- Building Name
- Heating Source (current heating source of the building)
- Is the building subject to a Social Housing Agreement?
- Age of Building
- What purpose does the building serve?
- Number of units
- Building Type
- Number of affordable units
- Structure Type
- Number of beds
- Construction Type
- Number of affordable beds

If units will be self-contained, please enter the total number of units. A self-contained unit provides living, sleeping, eating, food preparation and bathroom facilities. If individual beds will be assigned to tenants, please enter the total number of beds.

Select the “Done with adding building” button.

To edit or delete an existing building, select the drop-down arrow on the building record

To edit, you will be returned to the building information where you can make changes and save.

To delete, you will be prompted to confirm the deletion of the record.

Select “delete” to remove the record from the application or select “cancel” to return to your building list.

Adding an Existing Building

Once you've looked up your property using the address and selected it from the list, the following fields will be presented, and you must answer each question:

- Building Name
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If units will be self-contained, please enter the total number of units. A self-contained unit provides living, sleeping, eating, food preparation and bathroom facilities. If individual beds will be assigned to tenants, please enter the total number of beds.

Select the "Done with adding building" button.

To edit or delete an existing building, select the drop-down arrow on the building record

To edit, you will be returned to the building information where you can make changes and save.

To delete, you will be prompted to confirm the deletion of the record.

Select "delete" to remove the record from the application or select "cancel" to return to your building list.

STEP 5 – Attachments

In this section you will add all mandatory documents to support your application.

The CGAH Required Documents list is available [here](#)⁴.

Attachments must be in one of the following formats:

- PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLSX, XSX.

The CMHC Portal cannot accept documents in a ZIP file format.

You may attach as many files as required. Each file should be no more than 10MB.

Please ensure that the file name will identify the content of the document.

To attach files to your application, click on "Choose Files" and select the attachment from your computer.

Click "Upload Files" to attach them to the application.

Once successful, your files will be listed under "My Documents" on the Attachments page.

⁴ <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/canada-greener-affordable-housing-program/cgah-required-documentation-checklist-en.pdf>

STEP 6 – Submit

In this section, you can choose to “print and review your application”, or “save for later” in draft status if you are not ready to submit.

Submitting Your Application

Once you have completed the application, reviewed it for accuracy, and attached all the necessary documents, you are ready to submit.

Select “Submit Now” to send the application to CMHC.

Adding a Contributor

After submission, if you wish to give another individual the ability to upload documentation to serve as part of your application submission, navigate to the “My Applications” page.

From this page, click on the application that you would like to add a contributor to. From this page, select “Manage Contributors” and you will be taken to the “Manage Contributors” page. On this page, please enter the new contributor’s email address, click “Verify” and then click “Add.” The email address you submit will then receive an email containing instructions on how to proceed to the CMHC Portal, either to create or to log into their account. This will allow the contributor to add documentation to the application.

You may also remove contributors from your applications on this page, by selecting “Remove”.

It is the responsibility of the proponent to ensure that all information provided is complete and accurate.