



# National Housing Co-Investment Fund (NHCF)

## Repair & Renewal – Required Documentation Checklist

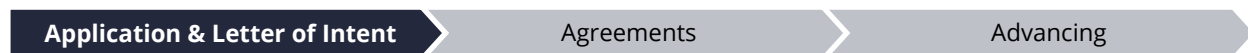
INDIGENOUS & NORTHERN COMMUNITIES



Please contact your **Indigenous and the North Housing Solutions Specialist<sup>1</sup>** to discuss potential alternatives for your project.

The following checklist outlines the minimum documentation required at each stage of the process in order to be considered and move forward. Inability to provide the outlined documents at each stage in the process will inhibit progression of the file and may result in withdrawal of the submission. CMHC at its discretion may request additional documentation as required to complete its assessment of the Project. *Please note that the documentation listed below are the minimum documents that are needed at a particular stage for processing the application, however in order to expedite the process, it is advisable that the documents are submitted well in advance.*

*Note: In addition to the documents listed, a well-documented National Housing Co-Investment Fund (NHCF) online application is required for processing the application. Incomplete or missing information will lead to increased processing time and potential removal of the application from the system.*



## Repair and Building Details

**Building Condition Assessment (BCA) Report (or Acceptable Alternative):** BCA report outlining the building condition and scope of work for the repair. The BCA may also contain details on the risk of hazardous materials.

- Must confirm that the building will have 20 years of remaining economic/effective life following the completion of repairs, or outline the anticipated repair plans to reach this economic life.
- It will classify the recommended repairs as urgent (health and safety related), short-term (immediately to within the next 3 years) and longer-term, with corresponding estimated repair costs.
- The BCA will provide an overview of the general condition of the building and detailed evaluation of the following components:
  - Site and grounds (e.g., pavement, curbs, loading docks, walks, landscaping, irrigation, site drainage, exterior lighting, walls, fencing/railings, signage and exterior amenities)
  - Structural systems (e.g., foundations and structural framing of walls, columns, intermediate floors and roofs)
  - Building envelope (e.g., roofing systems, exterior finishes, stairs and steps, exterior doors and windows)
  - Mechanical systems (e.g., electrical, heating ventilation, air conditioning, plumbing and conveyance systems)
  - Interior building components (e.g. interior finishes of common areas and tenant areas)
  - Regulatory compliance (e.g., safety and fire suppression systems, building codes)

<sup>1</sup> <https://www.cmhc-schl.gc.ca/en/about-us/contact-us/cmhc-departments/indigenous-housing-specialists>

**Preliminary Repair Plans:** Detailed list of repairs and specifications (e.g., suite layout, repairs planned, repair schedule), as well as the estimated cost per repair — estimates should come from an experienced professional.

- For example, an architect, engineer, quantity surveyor, cost consultant, inspector, or similar.

**Proforma Rent Roll:**

- **Residential:** Unit number, unit type, unit square footage, and monthly rental rate for the current units (if rent is charged).
- **Non-residential:** Unit number, unit type, unit square footage, monthly rental rate, or lease rate for the current space (if rent is charged).

## Applicant Related

### Demonstrated Property Management Experience

- A resume or resumes from the applicant which outlines the experience of the entity and individuals managing the property including the following details:
  - the locations being managed (property address),
  - the type of property, tenant profile,
  - number of levels, and
  - number of units and number of years of management experience.
- If the management of the property will be contracted out, the resume of the contracted property manager outlining their related experience in managing properties of similar size (including the details outlined above) should be provided.

*Note: The applicant and/or corporation that will be the property manager must have at least five (5) years of demonstrated management experience in operations and management of similar type and size property as the proposed project.*

**Signed Integrity Declaration:** as available on the CMHC National Housing Co-Investment Fund- Indigenous and Northern Communities website.

### Company Ownership Documents

All of the documents listed below, as applicable:

- Articles of Incorporation including all supporting documentation, such as, but not limited to: a business name registration, articles of organization, etc.
- Letters of Patent, Bylaws, and any applicable shareholders' agreements.
- Operating Agreements.
- Detailed information about the entity's ownership structure indicating percentage of ownership (if applicable).

- Organizational chart outlining the names of all related shareholders, subsidiaries, key responsibilities, and the entity's corporate or reporting structures.
- The name and relationship of all registered and beneficial owners of the property (not applicable if the property is located in Quebec) (if applicable).

***Considerations for On-Reserve Applicants***

- Please provide the names of the Chief and Council members.

***Considerations for On-Reserve Applicants***

- Financial information which has been provided to Indigenous Services Canada can act as an alternative to financial statements.

**Land details**

- If land is owned: the property identification number and a recent property tax statement.
- If the land is leased: Copy of all lease agreements. For example, operating leases, land leases, subleases, headleases, etc.
- The proper identification number and a recent property tax statement (if available).

***Considerations for On-Reserve Applicants:***

- Project location identifier may be GPS Data, the civic address, or general site location.
- The "Land Status Report" issued by Indigenous Services Canada may be used..
- Applicant must confirm the type of security being proposed. For example, pledge of land, Ministerial Loan Guarantee, etc.
  - Ministerial Loan Guarantee: A letter from Indigenous Services Canada confirming eligibility for a Ministerial Loan Guarantee is sufficient.

**Most Recent 3 Years of Financial Statements (or an acceptable alternative):**

- Audited financial statements are required for the most recent three years for the applicant(s) and for each guarantor(s), if applicable.
- If audited financial statements are not available, financial statements which have undergone a Review Engagement may be accepted, at the sole discretion of CMHC.
- Where the applicant is an individual, or group of individuals net worth statements of assets and liabilities should be provided.

## Project Details

**Environmental Site Assessment (ESA) Requirements**

- ESA: Phase 1 ESA (if required) and Phase 2 ESA (if applicable).
- *Impact Assessment Act*: projects on federal lands (including on reserve) must comply with the *Impact Assessment Act*. Please provide confirmation of compliance to CMHC.

### **Hazardous Materials Report**

- An assessment to identify any existing hazardous building materials (e.g. asbestos, lead paint or pipes, mold) to determine if in any types of abatement will be required.

### **Social Outcomes Targets**

- Submission of an attestation, by a qualified professional or proponent, confirming the expected levels of accessibility and energy efficiency.
- Attestation to include confirmation that any anticipated associated costs with these outcomes are included in the cost estimate.
  - Criteria: Accessibility — 20% of units within the project must meet or exceed the accessibility standards, and all common areas must be barrier-free.
  - Criteria: EE/GHG — Projects must demonstrate that they will achieve a 25% reduction in energy use and greenhouse gas emissions relative to past performance.
- On a case-by-case basis, flexibility is available.

For the avoidance of doubt, professional reports are to be prepared:

- *By independent, arms-length professionals holding a current, industry recognized designation in their field and be in good standing with their governing body, unless prior approved by CMHC;*
- *Not more than 12 months (18 months for Environmental Site Assessment Report) old from the date of the NHCF application;*
- *Prepared for CMHC or accompanied by reliance/transmittal letter from the author acknowledging that CMHC will be relying on the report for funding purposes;*
- *Provided with a copy of professional liability (Errors and Omissions) insurance of a dollar value as required by CMHC and with no conditions.*

## **Financials**

**Identification of Co-Funders, Sources, and Use of Funds (If applicable):** A list of all Co-Funders, and all applicable documents as available.

### **Completed Project Details & Funding Eligibility Worksheet:**

- Completed copy of NHS Co-investment Fund viability assessment (Excel file available on CMHC website) with details, including: rent affordability, repair project budget, sources of funding (including non-CMHC), and pro-forma analysis for both residential and non-residential.

Application & Letter of Intent

**Agreements**

Advancing

## Applicant Related

### **Demonstrated construction experience:**

- The applicant, and/or their contracted builder or developer must provide a resume or resumes which demonstrates their experience in construction, including: a list of completed and current projects of similar size and scope as the subject building with details of location (property address), type of property, number of levels, number of units, overall project budget, year complete.

## Project Details

### **Evidence to Support Social Outcomes**

- **Energy Efficiency:**
  - Submission of an energy model, which has been completed by a qualified professional, energy model requirements are available on the CMHC website. Energy model report must include a statement of achievement due to the repair work, over the baseline of the current building.
- **Accessibility - Submission of:**
  - A narrative of the proposed accessibility enhancements as part of the proposed repair work.
  - Confirmation the final building design complies with the attestation submitted at the application stage.
- **Occupant Support Services:**
  - If support services are offered to tenants, provide a Letter and/or agreement confirming the types of support that will be provided on site for tenants that represent priority groups.

**Detailed Building Plans:** Designed drawings at “Issued for Tender” or better from all design disciplines. Any/all available reports and specifications.

**Final Repair Project Schedule:** Project schedule detailing all key milestones.

**Municipal Approval:** If a building permit or re-zoning is required, please provide the approval.

### **Fixed Price Contract:**

- Include fixed price contract (or construction management arrangement wherein fixed price contracts are entered into for at least two-thirds (2/3) of the hard repair cost) and identification of all material contracts.
- For small repair projects, CCDCs between the owner and contractors may be provided. Example: CCDC 2, CCDC 3, CCDC 5 A or B, CCDC 14, etc.
- Material contracts are considered to be equal or greater than 5% of the hard repair cost.

**Borrower/Officer Certificates or Band Council Resolution**

- A certificate, agreement, or Band Council Resolution authorizing the repair project, noting the designated signing authority.

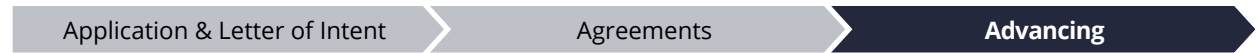
**Determination of Appropriate Insurance During Repair Work:** Obtain appropriate insurance for the scale and stage of the Project, including but not limited to the following insurance during construction.

- **Standard** CMHC insurance requirement includes a report by an Insurance Consultant to determine the appropriate insurance limits. This includes wrap-up insurance and course of construction insurance.
- **One a case-by-case basis, for smaller** less comprehensive repair/renewal project under \$500,000, the CMHC insurance requirement may include, at a minimum.
- The appropriate condition will be added to the LOI conditions.

**Financials**

**Final Cost Estimates for the Project:** Cost estimates should be consistent with, and/or included in the BCA and final scope of work for repairs. This is equivalent to a QS Class A estimate. It must provide confirmation to CMHC of the project budget (hard costs, soft costs, etc.), project cash flow, and project funding sources.

**Confirmation of Co-Funders, Source, and Use of Funds:** A list of all co-funders, and all executed funding agreements, as applicable/available.



**Project Details**

**Municipal approvals**

- Final copy of all construction / building permits.

**Environmental Site Assessment (if applicable)**

- **Environmental assessment reports:**
  - Phase 3 Record of Site Condition application (if applicable), risk assessment (if applicable), and confirmation of site remediation (if applicable).

**Financials**

**Finalized Drawdown Schedule**

- Finalized timeline outlining requested payment dates including 3<sup>rd</sup> party funding, any client equity injection, and when CMHC forgivable or repayable funding is provided.

**All insurance policies:**

- A letter from the insurance company which highlights the details of all relevant insurance policies and confirms CMHC’s inclusion in the policy.

**Vendor Form**

- Vendor form will be provided by CMHC and requires the applicants bank details.

**Labour, Materials, and Performance Bond**

- Each must be in an amount of not less than 50% of the contract price and CMHC should be listed as a dual obligee. Smaller repairs may not require bonding.

**Evidence that Appropriate Insurance for Construction is in Place:**

- Copy of the insurance policies as recommended by the Insurance Consultant Report or otherwise.

**Drawdown or Advance Requests:**

- Project status certificate
- Project Consultants certificate
- Statutory declaration
- Updated QS/Costing Report on a monthly basis, and at every advance during construction.

Completion of all other conditions precedent to funding in favour of CMHC.

*Note: CMHC reserves the right to request additional documentation not included in this list at any time, and at CMHC’s sole discretion on a case-by-case basis.*

