

CANADA MORTGAGE AND
HOUSING CORPORATION

On-Reserve Non Profit Housing Program (Section 95)

Portal Application Guide



To request an alternate format, please contact us at:

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Canada



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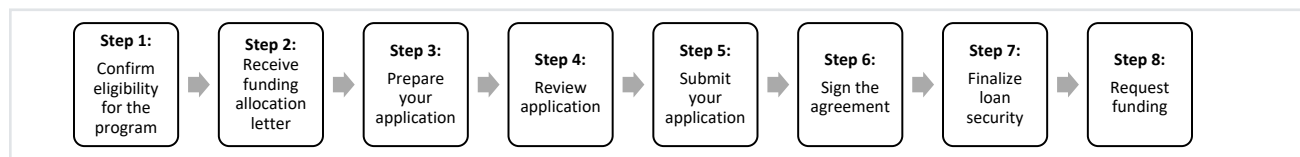
Introduction

Welcome and Program Overview

This application guide will walk you through all of the necessary steps in completing your application for the On-Reserve Non Profit Housing Program (Section 95).

Through the Section 95 program, CMHC helps First Nations meet their housing needs by providing financial assistance to build affordable rental housing on-reserve. These communities can apply for subsidies and loans to help construct, purchase or rehabilitate non-profit housing.

The following is a high-level process map to help you understand what happens and when.



- **Step 1:** Speak with your Indigenous and Northern Housing Solutions Specialist to confirm your eligibility for the program.
- **Step 2:** Review your funding allocation letter and plan your project.
- **Step 3:** Use this application guide to support you in each application step. Should you have any additional questions or require assistance, your Indigenous and Northern Housing Solutions Specialist will be happy to assist you.
- **Step 4:** Input your application into the CMHC Portal and contact your Indigenous and Northern Housing Solutions Specialist to review before submitting the application.
- **Step 5:** Once you've reviewed your application with your Indigenous and Northern Housing Solutions Specialist, submit the application in the Portal. Our Financial Solutions team will then review your application and may contact you if additional information is required.
- **Step 6:** Once the application is approved, a representative from our Contracts team will provide you with the agreement documents. Once you have reviewed and signed the documents, please scan them and return via email to core-contracting@cmhc.ca. It is important to note that you must return your signed agreements within 30 days of the issue date.
- **Step 7:** Finalize any outstanding loan security application details. Once CMHC has received your loan security, you may request loan advances.
- **Step 8:** Once the conditions for funding have been met (loan security is in place, for example), you may request a loan advance either directly through the Portal or by sending an email to nhs-advances@cmhc-schl.gc.ca.

For additional details on the program delivery process, please refer to the [Section 95 Project Delivery Guide](#).

Helpful tips about the Portal

Below are some helpful tips on how to navigate the portal successfully. We recommend you take the time to review them.

1. If you do not already have access to the CMHC Housing Portal, you can create an account today. If you need guidance, check out our quick how-to guide CMHC Portal: [How to Create a Profile and start an Application](#).
2. Each person in your organization can create their own account. You will only need to create an account once. We recommend that you choose a password you will remember and keep it private. You will also be able to assign an application to a consultant.
3. Please make every effort to fill in all the fields while applying. This will allow CMHC to assess your application quickly and efficiently and avoid potential delays that can arise when an application is incomplete.
4. As you navigate through the application, you will note some fields have a small red asterisk (*). These are used to highlight mandatory fields. For non-mandatory fields, you only need to fill in as many as you can.
5. If you need to step away from your computer before finishing your application, you can save your application by completing the section you are on and moving on to the next.
6. If your computer is idle for 30 minutes, your session will time out, and information entered on the page you were on will not save.
7. If you find yourself "stuck" at any point in the application, please do not hesitate to communicate with your Indigenous and Northern Housing Solutions Specialist. They will be happy to help.

Important Documents

Here is a list of documentation you will need for your application.

- Section 95 Budget Take-Up & Project Planning Details Form: please make sure this form is fully completed and error-free. Please contact your Indigenous and Northern Housing Solutions Specialist for the latest version of this form.
- Community map: please provide a community map clearly identifying the project location(s). The map will need to show the project is located on eligible land.
- *Impact Assessment Act* Project Description Form: please complete sections 1 and 2 of the form.
- In addition, the following documents may be required, depending on your project circumstances:
 - Environmental Site Assessment (for projects with 7+ contiguous units)
 - Inspection (for Project with Acquisition, Rehabilitation or Conversion of units)
 - Confirmation of Compliance with National Building Code of Canada (for multiple-unit buildings of 4 or more storeys that have a footprint of more than 600 square meters).
 - If your project has an alternative type of loan security, you may be required to submit other documents.

Should clarification be needed, please reach out to your Indigenous and Northern Housing Solutions Specialist.

Application Steps

Getting Started

If you can, we recommend having both this guide and the CMHC Portal open at the same time, so you can follow the steps in the guide while creating your application.

Once you have logged into your account, you can click on "START A NEW APPLICATION" to get started.


A pop-up window will appear. Click "CONTINUE" to proceed with the application.

Home / Applications

Applications

The list below shows all applications you have created. Select a project to view a summary of the application, to assign it to someone else, or to grant permission for others to upload documentation. Go to the "Applications Assigned to Me" link below to manage your assigned applications.

START A NEW APPLICATION

 Canada Mortgage and Housing Corporation

You are about to begin the application process.

The application process takes time. Make sure to check what supporting documentation is required.

CLOSE **CONTINUE**

Organization Information

Next, review that your organization information is correct, and select "NEXT" to proceed. If any changes are needed to your organization record, please contact your Indigenous and Northern Housing Solutions Specialist.

My Organization

Review your organization information below. If there are any errors in the information shown below, you will need to contact CMHC to make changes.

Organization Name in English *	Organization Name in French *	Organization Legal Name *
ABC - test	ABC -FR - Test	—
Main Phone (e.g. 234-567-8901,543) Provide a telephone number	Legal Entity Type —	Fax (e.g. 234-567-8901) —
Web Site —		

Office Address

Street Number and Name	Street Type *	Street Direction *	Unit
XXXXXX	Street	E	3
City Ottawa	Province/Territory * Ontario	Postal code (e.g. A1A 2B2) K1T 0K6	

NEXT

1. Contact 2. Proponent

The first two tabs of the application will now appear as follows:

Step 1: Contact

Review and, if necessary, update your contact information. Click “NEXT” once complete.

Step 1

Review your contact information

Ensure your profile information is correct. If there are no changes, click Next Step. Update your profile information at any time, by viewing your profile page under your name at the top right of the page.

Preferred Language
☒ English ☐ French

Salutation **First Name *** **Last Name ***

E-mail **Business Phone** (e.g., 234-567-8901,542) **Mobile Phone** (e.g., 234-567-8901)

Office Address

Street Number and Name **Street Type** **Street Direction** **Unit**

City **Province/Territory** **Postal code** (e.g., A1A 2B2)

NEXT

Step 2: Proponent

Next, in the Proponent tab, you will select the program you are applying to. Click on the magnifying glass icon on the right.

1. Contact **2. Proponent**

Step 2

Select the program and provide proponent information

Use the Application guide and other website resources to prepare your documentation for this application before you start. The information you enter saves when you move to the next step. If your computer is idle for 30 minutes, your session will time out — information on this page will not save.

Program you're applying for *

This will open a pop-up window where you can search for and select the program. In this case, we are looking for the **On-Reserve Non-Profit Housing Program (Section 95)**.

Lookup records

Search

Choose one record and click Select to continue

☒ **Program Name English**

☒ On-Reserve Non Profit Housing Program (Section 95)

☐ On-Reserve Residential Rehabilitation Assistance Program – Regular (RRAP-R)

☐ On-Reserve Residential Rehabilitation Assistance Program (RRAP)

☐ On-Reserve Residential Rehabilitation Assistance Program (RRAP)

☐ On-Reserve Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP-D)

☐ Preservation Funding

☐ Rapid Housing Initiative 3

Select **Cancel** **Remove value**

Next, you will need to click on the **"Project Name"** text box and add a name for your project.

Note: you may choose a unique project name, or you may wish to continue using Phase numbering (for example, "Phase 012").

If you would like to assign this application to someone else on your team, you can do that now and click **"CHANGE."** Otherwise, you can scroll down to read and agree to the terms and conditions. To agree, you can click on the check box next to **"I Agree to the Terms and Conditions."**

Finally, you will click on the **"NEXT"** button at the bottom.

Program you're applying for *

On-Reserve Non Profit Housing Program (Section 95)

Project Name *

Phase 12 - 24/25

Assign Application

You can assign this application to someone else to complete on your behalf. At any time, you will be able to remove the assigned person and take back control of the application to edit and/or submit the completed application.

This application is assigned to **David Collins of ABC - test** [CHANGE](#)

By clicking **"I Agree"**, I certify that I am authorized to create an application for and on behalf of the Applicant. I certify that the information provided is, to the best of my knowledge and ability, complete, accurate and correct. I have read and understood the terms and conditions described and acknowledge and accept that they shall apply upon the creation of, or my attempt to create, an application. I confirm the Applicant has voluntarily consented to the collection, use and disclosure of information as set forth in these terms and conditions.

☒ I Agree to the [Terms and Conditions](#).

[PREVIOUS](#) [NEXT](#)

It may take a moment to create your application. Once the application is created, you will see a new screen appear. From this point forward, you will focus on the details of your application.

Step 3: Project Details

The program name selected earlier and the project name you selected earlier will automatically be added to this part of the application.

By default, the Project Type is "New Construction." If your project involves repairing existing homes, please change to "Repairs."

Next, select the name of your Indigenous and Northern Housing Solutions Specialist.

Click "NEXT."

1. Contact 2. Proponent 3. Project Details 4. Building 5. Attachments 6. Submit

Step 3 out of 6

Project Details

Program you're applying for *

On-Reserve Non Profit Housing Program (Section 95)

Project Name *

Phase 12 - 24/25

Project Type *

New Construction

CMHC Client Solutions Representative

David Danyluk

[PREVIOUS](#) [NEXT](#)

Step 4: Building

The Building section collects basic information about the building, including its location. **If your project involves more than 1 building, please create a building record for each building.**

For example, if the project involves 1 duplex and 3 single-family homes, please create 4 building records. One building record for the duplex and one building record for each of the single-family homes.

Begin by clicking “ADD BUILDING TO APPLICATION.” It may take a moment for the screen to update.

Add the building location by clicking the magnifying glass in the location field.

A pop-up window will appear. You can use the search bar to see if the location already exists. If you are unable to find the location, select “New Location.”

Note: It is important that a unique building identifier be provided for each building. CMHC will accept either:

- civic address with street and/or lot number and name (for example, “181 Main Street”);
- a land identifier/township location (for example, “NW-3-17-22-W2”); or
- GPS coordinates with latitude and longitude for each building (for example: “Latitude: 49.852805, Longitude: -97.111781”).

Step 4 out of 6

Building

There are no records to display.

ADD BUILDING TO APPLICATION

Add New Building

Location *

Lookup records

Search

Choose one record and click Select to continue

✓	Name ↑	Street Number	Street Name	Municipality	Province/Territory	Postal Code	Created On ↓
<input type="checkbox"/>	Abbotsford, Manitoba, R1H1H1			Abbotsford	[1033]Manitoba [1036]Manitoba	R1H1H1	2024-02-02 12:34 PM
<input type="checkbox"/>	102 Apple, Abbotsford, Manitoba, R1H1H1	102	Apple	Abbotsford	[1033]Manitoba [1036]Manitoba	R1H1H1	2024-02-02 12:28 PM
<input type="checkbox"/>	Birdtail Creek 57, Manitoba,			Birdtail Creek 57	[1033]Manitoba [1036]Manitoba		2024-02-01 1:15 PM
<input type="checkbox"/>	Birdtail Creek 57, Manitoba,			Birdtail Creek 57	[1033]Manitoba [1036]Manitoba		2024-02-01 1:08 PM

< 1 2 3 4 5 6 7 8 .. 500 >

New Location Select Cancel Remove value

A new pop-up window will appear.

If a physical address already exists for the location, select “Yes” and continue to the next step. If a physical address does not exist, select “No” and skip to the “Physical Address Not Assigned” step.

Note: fields with a red asterisk (*) are mandatory fields and cannot be bypassed. The application will not save if the mandatory fields are incomplete.

➕ Create related record

Does a physical address exist for this Location? *

Yes

Yes

No

Physical Address Assigned

A: Does a physical address exist for this Location?* If a physical address exists for the location, select “Yes.”

B: Street Number* In the open text box, enter the street number (for example, “613”). Note that this is a mandatory field.

C: Suffix: In the open text box, enter the suffix (for example, “St”).

D: Street Name* In the open text box, enter the street name (for example, “Main”). Note that this is a mandatory field.

E: Street Type* Click the magnifying glass to open the pop-up window. Note that this is a mandatory field.”

Street Type*

Q

➕ Create related record

A Does a physical address exist for this Location? *

Yes

B Street Number*

C Suffix

D Street Name *

E Street Type*

F Street Direction

G Municipality *

H Unit Number

I Street Number Range

J Province/Territory *

K Postal Code *

L Lot Number

M Land Identifier

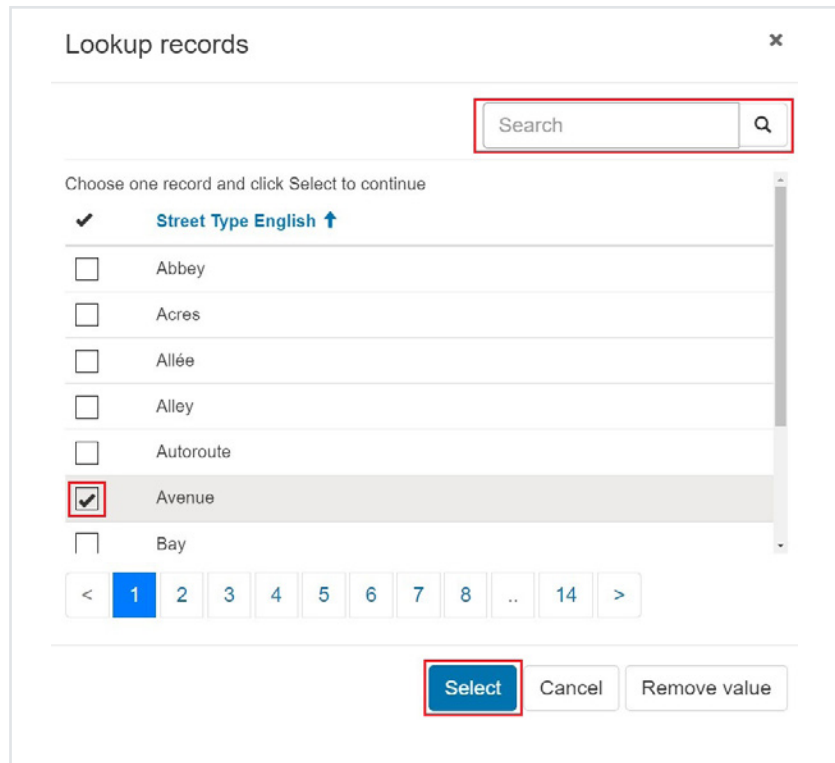
N Latitude

Longitude

Create

You may use the search bar to quickly find the street type (for example, “street,” “avenue”). Once the street type is located, click the check box next to the street type and then click “Select.”

F: Street Direction: Click the magnifying glass to open the pop-up window.

Lookup records

Search

Choose one record and click Select to continue

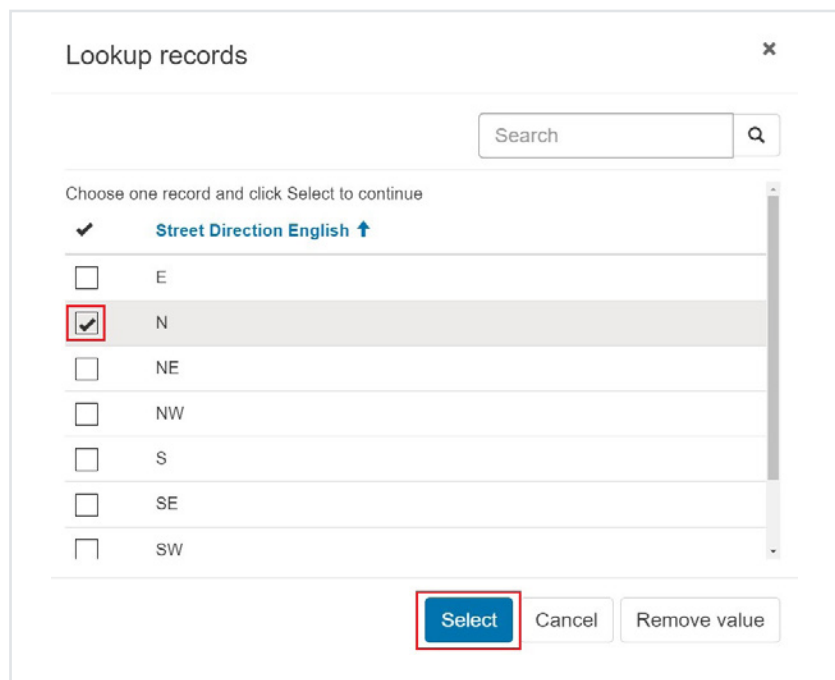
✓ **Street Type English ↑**

<input type="checkbox"/>	Abbey
<input type="checkbox"/>	Acres
<input type="checkbox"/>	Allée
<input type="checkbox"/>	Alley
<input type="checkbox"/>	Autoroute
<input checked="" type="checkbox"/>	Avenue
<input type="checkbox"/>	Bay

< 1 2 3 4 5 6 7 8 .. 14 >

Select Cancel Remove value

Once the street direction is located, click the check box next to the street direction and then click “Select.”



Lookup records

Search

Choose one record and click Select to continue

✓ **Street Direction English ↑**

<input type="checkbox"/>	E
<input checked="" type="checkbox"/>	N
<input type="checkbox"/>	NE
<input type="checkbox"/>	NW
<input type="checkbox"/>	S
<input type="checkbox"/>	SE
<input type="checkbox"/>	SW

Select Cancel Remove value

G: Municipality*: Click the magnifying glass to open the pop-up window.

Once the pop-up window opens, use the search bar to quickly find the municipality by entering the name of the municipality and clicking the magnifying glass.

Once the municipality is located, click the check box next to it and then click “Select.”

H: Unit Number: If applicable, in the open text box, enter the unit number (for example, “1”).

I: Street Number Range:
If applicable, enter the street number range.

Municipality *

Lookup records

thompson

Choose one record and click Select to continue

<input checked="" type="checkbox"/>	CSD NAME ↑	CSD TYPE Description	CSD Code
<input checked="" type="checkbox"/>	Thompson	Rural municipality	4603058
<input type="checkbox"/>	Thompson	City	4622026
<input type="checkbox"/>	Thompson-Nicola A (Wells Gray Country)	Regional district electoral area	5933068
<input type="checkbox"/>	Thompson-Nicola B (Thompson Headwaters)	Regional district electoral area	5933070
<input type="checkbox"/>	Thompson-Nicola E (Bonaparte Plateau)	Regional district electoral area	5933032

<

1

2

>

Select

Cancel

Remove value

J: Province/Territory*: Click the magnifying glass to open the pop-up window. Note that this is a mandatory field.

Once the pop-up window opens, select the province/territory by clicking the check box next to it and then click “Select.”

Province/Territory *

Lookup records

Search

Choose one record and click Select to continue

<input checked="" type="checkbox"/>	Province/Territory English
<input type="checkbox"/>	Alberta
<input type="checkbox"/>	British Columbia
<input checked="" type="checkbox"/>	Manitoba
<input type="checkbox"/>	New Brunswick
<input type="checkbox"/>	Newfoundland and Labrador
<input type="checkbox"/>	Northwest Territories
<input type="checkbox"/>	Nova Scotia

<

1

2

>

Select

Cancel

Remove value

K: Postal Code*: Enter the postal code and do not include any spaces (write, for example, “H1H1H1”). Note that this is a mandatory field.

L: Lot Number: If applicable, in the open text box, enter the lot number.

M: Land Identifier: In the open text box, enter a land identifier, if applicable (for example, “NW 3-17-22-W2”).

N: Latitude and Longitude: In the open text boxes, enter the latitude and longitude. Please make sure the formatting is correct (for example, Latitude: “49.852805” and Longitude: “-97.111781”).

Once the fields of the location record are complete, click “Create.”

The pop-up window will close, and the location will appear in the Location field. This may take a few moments.

Next, click on the “Building Name” text.

A pop-up window will open. Enter the name of the building. You may choose any name you wish (for example, “102 Duck Street”). Click “Save & Close.”

The pop-up window will close. Click “DONE WITH ADDING BUILDINGS.”

Your building record is now created. If you have more buildings to add, click “ADD BUILDING TO APPLICATION” and repeat the steps above. If you are finished adding buildings, click “NEXT” and proceed to the next section (Step 5: Attachments).

Physical Address Not Assigned

A: Does a physical address exist for this Location?* If a physical address does not exist for the location, select “No.”

B: Location Description:
In the open text box, enter a brief description of the location.

C: Street Number: If available, enter the street number (for example, “613”).

D: Suffix: In the open text box, enter the suffix (for example, “St”)

E: Street Name: If available, enter the street name (for example, “Main”).

F: Street Type: If available, enter the street type by clicking the magnifying glass to open the pop-up window.

Street Type

Create related record

Does a physical address exist for this Location? *

No

Yes

No

Create related record

A Does a physical address exist for this Location? *

No

B Location Description

C Street Number

D Suffix

E Street Name

F Street Type

Q

G Street Direction

Q

H Municipality *

Q

I Unit Number

J Street Number Range

K Province/Territory *

Q

L Postal Code

M Land Identifier

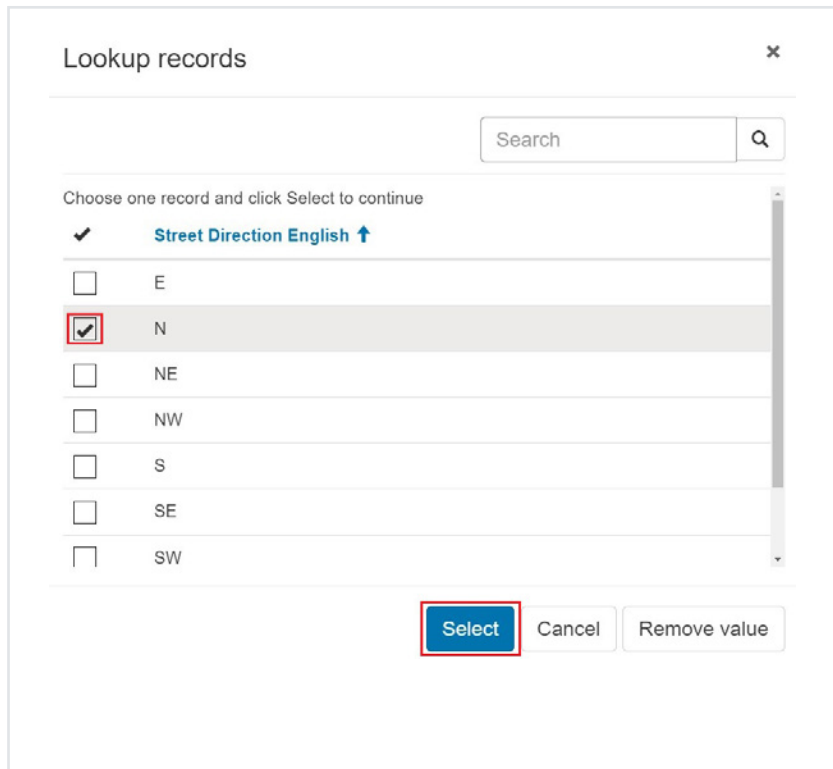
N Latitude

Longitude

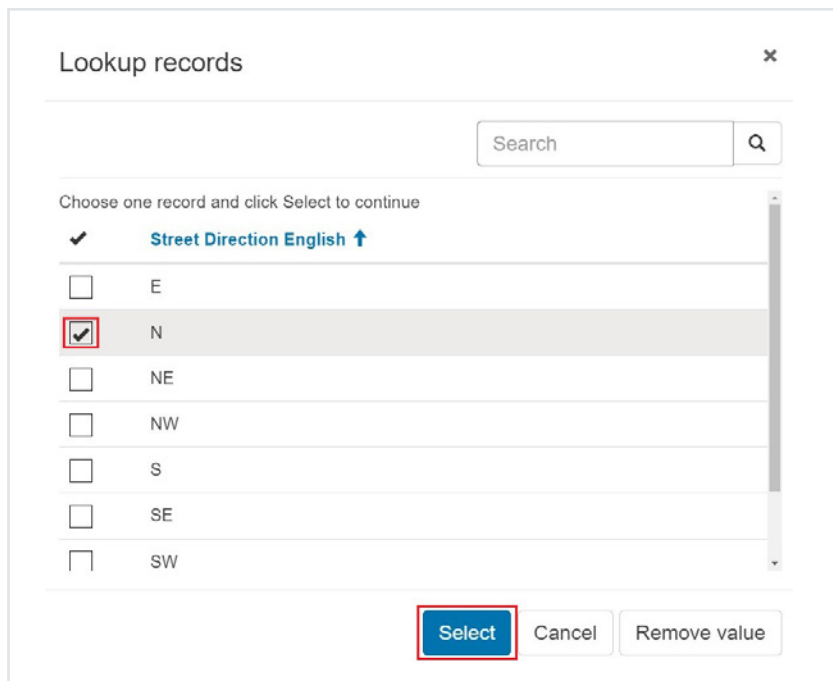
Create

You may use the search bar to quickly find the street type (for example, “street,” “avenue”). Once the street type is located, click the check box next to the street type and then click “Select.”

G: Street Direction: Click the magnifying glass to open the pop-up window.

Once the street direction is located, click the check box next to the street direction and then click “Select.”



H: Municipality*: Click the magnifying glass to open the pop-up window.

Once the pop-up window opens, use the search bar to quickly find the municipality by entering the name of the municipality and clicking the magnifying glass. Once the municipality is located, click the check box next to it and then click "Select."

I: Unit Number: If applicable, in the open text box, enter the unit number (for example, "1").

J: Street Number Range: If applicable, enter the street number range.

K: Province/Territory*: Click the magnifying glass to open the pop-up window. Note that this is a mandatory field.

Once the pop-up window opens, select the province/territory by clicking the check box next to it and then click "Select."

L: Postal Code: Enter the postal code and do not include any spaces (write, for example, "H1H1H1").

M: Land Identifier: In the open text box, enter a land identifier, if applicable (for example, "NW 3-17-22-W2").

N: Latitude and Longitude: In the open text boxes, enter the latitude and longitude. Please make sure the formatting is correct (for example, Latitude: "49.852805" and Longitude: "-97.111781").

Municipality *

Lookup records

thompson

Choose one record and click Select to continue

<input checked="" type="checkbox"/>	CSD NAME ↑	CSD TYPE Description	CSD Code
<input checked="" type="checkbox"/>	Thompson	Rural municipality	4603058
<input type="checkbox"/>	Thompson	City	4622026
<input type="checkbox"/>	Thompson-Nicola A (Wells Gray Country)	Regional district electoral area	5933068
<input type="checkbox"/>	Thompson-Nicola B (Thompson Headwaters)	Regional district electoral area	5933070
<input type="checkbox"/>	Thompson-Nicola E (Bonaparte Plateau)	Regional district electoral area	5933032

< 1 2 >

Select Cancel Remove value

Province/Territory *

Lookup records

Search

Choose one record and click Select to continue

<input checked="" type="checkbox"/>	Province/Territory English
<input type="checkbox"/>	Alberta
<input type="checkbox"/>	British Columbia
<input checked="" type="checkbox"/>	Manitoba
<input type="checkbox"/>	New Brunswick
<input type="checkbox"/>	Newfoundland and Labrador
<input type="checkbox"/>	Northwest Territories
<input type="checkbox"/>	Nova Scotia

< 1 2 >

Select Cancel Remove value

Once the fields of the location record are complete, click “Create.”

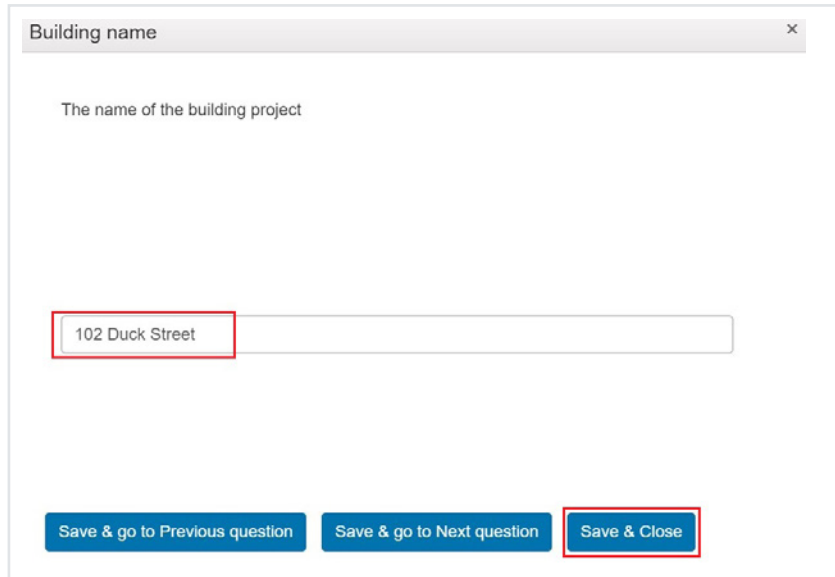
The pop-up window will close, and the location will appear in the Location field. This may take a few moments.

Next, click on the “Building Name” text.



The screenshot shows a form with a "Location" field containing "Thompson, Manitoba, R1H1H1". Below it, a "Question" table has a row for "Building name" with a status of "? Not answered". The "Question" and "Building name" headers are highlighted with red boxes.

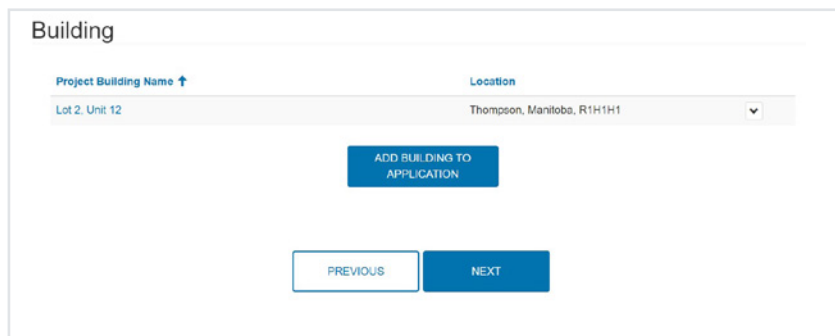
A pop-up window will open. Enter the name of the building. You may choose any name you wish (for example, “102 Duck Street”). Click “Save & Close.”



The screenshot shows a pop-up window titled "Building name". It contains the text "The name of the building project" and a text input field with "102 Duck Street" entered. At the bottom, there are three buttons: "Save & go to Previous question", "Save & go to Next question", and "Save & Close". The "Save & Close" button is highlighted with a red box.

The pop-up window will close. Click “DONE WITH ADDING BUILDINGS.”

Your building record is now created. If you have more buildings to add, click “ADD BUILDING TO APPLICATION” and repeat the steps above. If you are finished adding buildings, click “NEXT.”



The screenshot shows the "Building" section of the form. It displays "Project Building Name" as "Lot 2, Unit 12" and "Location" as "Thompson, Manitoba, R1H1H1". Below this, there is a blue button labeled "ADD BUILDING TO APPLICATION". At the bottom, there are two buttons: "PREVIOUS" and "NEXT".

Step 5: Attachments

The Attachments section allows you to upload supporting documents related to your application.

Please include your supporting documents by clicking "**Choose Files.**" A new pop-up window will open, in which you can search for a document on your computer or network.

As shown on the portal, you can attach the following document formats: PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLS, XLSX.

The maximum size is 45 MB per file.

Once you have selected a document, click on "**Upload Files.**"

Note: You will need to repeat this process for each document you would like to include.

Once you have uploaded your files, they will appear in the "**My Documents**" section below.

When you are satisfied with all of your documents, you can click "**NEXT.**"

1. Contact ✓ 2. Proponent ✓ 3. Project Details ✓ 4. Building ✓ 5. Attachments 6. Submit

Step 5 out of 6

Add Documents

Obtain the applicable program document checklist from your CMHC Specialist if required.

Attach Files (maximum size 45 MB per file. The attachments must be in the formats PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLS, XLSX.)

Choose Files No file chosen

Upload Files

Step 5 out of 6

Add Documents

Obtain the applicable program document checklist from your CMHC Specialist if required.

Attach Files (maximum size 45 MB per file. The attachments must be in the formats PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLS, XLSX.)

Choose Files 3 files

Upload Files

My Documents

Name ↓	Created On	
Section 95 Budget Take-Up Form.xlsx	2024-02-02 4:03 PM	▼
IAA Project Description Form.pdf	2024-02-02 4:03 PM	▼
Community Map with Project Locations.docx	2024-02-02 3:56 PM	▼

Refresh attachments list

PREVIOUS NEXT

Step 6: Submit

We are now at the end of the application process.

You can click on "print and review your application" if you would like. A pop-up window will open, and you can see your entire application.

This is not mandatory. The portal will save your application, and you will have access to view it at any time.

Save for Later

If you are not ready to submit your application, you can click on "**SAVE FOR LATER.**"

If you do, the system will save your application under your profile, and you can find it under the section "**MY APPLICATIONS.**"

Note: If you choose this option, you will be able to edit your application until you submit it.

Submit Now

Important! Once you click on "SUBMIT NOW," you will not be able to make any more changes to your application yourself. You will have to reach out to your Indigenous and Northern Housing Solutions Specialist to request any further changes. Therefore, please make sure the information you have entered is complete and accurate before clicking on "SUBMIT NOW."

After reading the disclosure, you can click on "SUBMIT NOW."

Note: We recommend that you save the application and then contact your Indigenous and Northern Housing Solutions Specialist to review your application before clicking on "SUBMIT NOW."

1. Contact ✓ 2. Proponent ✓ 3. Project Details ✓ 4. Building ✓ 5. Attachments ✓ 6. Submit

Step 6 out of 6

Submit Application

You're almost done. You can [print and review your application](#) to confirm your information.

Save for later

Save your application and login at a later date to complete your submission.

[SAVE FOR LATER](#)

Submit Now

By clicking "Submit", I certify that I am authorized to create an application for and on behalf of the Applicant. I certify that the information provided is, to the best of my knowledge and ability, complete, accurate and correct. I have read and understood the terms and conditions and acknowledge and accept that they shall apply upon the creation of, or my attempt to create, an application. I confirm the Applicant has voluntarily consented to the collection, use and disclosure of information as set forth in these terms and conditions.

[SUBMIT NOW](#)

Step 6 out of 6

Submit Application

You're almost done. You can [print and review your application](#) to confirm your information.

Save for later

Save your application and login at a later date to complete your submission.

[SAVE FOR LATER](#)

Submit Now

By clicking "Submit", I certify that I am authorized to create an application for and on behalf of the Applicant. I certify that the information provided is, to the best of my knowledge and ability, complete, accurate and correct. I have read and understood the terms and conditions and acknowledge and accept that they shall apply upon the creation of, or my attempt to create, an application. I confirm the Applicant has voluntarily consented to the collection, use and disclosure of information as set forth in these terms and conditions.

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Step 6 out of 6

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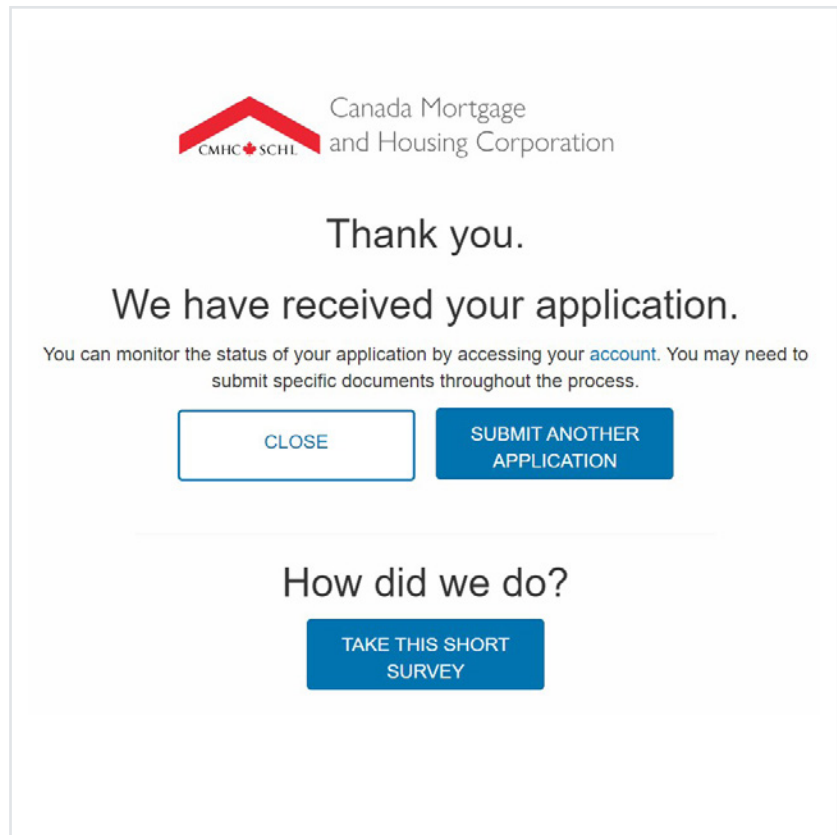
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[SUBMIT NOW](#)

Once you have submitted your application, a pop-up window will open, and you will have 3 options:

1. Click "CLOSE," which will close the application;
2. Click "SUBMIT ANOTHER APPLICATION," which will bring you to the beginning of the application process, and you can submit another application; or
3. Click "TAKE THIS SHORT SURVEY." We encourage you to take this survey and share with CMHC your feedback on your experience with this application. We continuously strive to improve, and we appreciate your feedback.

Note: One of the benefits of the Portal is that you can now monitor the status of your application by accessing your account. You may also need to submit specific documents throughout the process.



The screenshot shows a confirmation message from the Canada Mortgage and Housing Corporation (CMHC) and the Schlegel Housing Corporation (SCHL). At the top, the logos for CMHC and SCHL are displayed next to the text "Canada Mortgage and Housing Corporation". The main message reads "Thank you. We have received your application." Below this, a smaller line of text states: "You can monitor the status of your application by accessing your [account](#). You may need to submit specific documents throughout the process." There are three buttons: a white button with a blue border labeled "CLOSE", a blue button labeled "SUBMIT ANOTHER APPLICATION", and a blue button labeled "TAKE THIS SHORT SURVEY".

Conclusion

Next Steps

Now that you have submitted your application using the Portal, it will be assigned to our Financial Solutions team for review. Should there be any questions about your application, a representative from our Financial Solutions team will contact you. Once your application is approved, our Contracts team will send you the agreement documents for signature. Please return the signed agreements within 30 days. If CMHC is your lender of choice, finalize any outstanding conditions for loan advancing, including your loan security. Once CMHC receives your loan security and any other conditions have been satisfied, you may begin to request loan advances.

For additional details on Section 95 project delivery, please review our [On-Reserve Non Profit Housing Program \(Section 95\) Project Delivery Guide](#) or contact your Indigenous and Northern Housing Solutions Specialist.

FAQ

Below are some frequently asked questions to help guide you through this program and the application. Should you require further assistance, please get in touch with your Indigenous and Northern Housing Solutions Specialist, and they will be happy to assist you.

I noticed that there have been changes to the Portal for Section 95. What changed?

To simplify the application process, we have drastically reduced the amount of information requested in the Portal. We are no longer requesting the following information in the Portal: capital cost breakdown, funding sources, unit types, and physical project details (foundation type, single type, etc.). While this information is no longer requested in the Portal, the information is still required by CMHC as part of the Budget Take-Up form.

I have completed the application. Should I click “Submit Now” or “Save for Later”?

Once you’ve completed the application, we strongly recommend clicking “Save for Later.” Once you’ve saved the application, please contact your assigned Indigenous and Northern Housing Solutions Specialist to let them know your application is ready for preliminary review.

What happens once my assigned Indigenous and Northern Housing Solutions Specialist completes the preliminary review?

If no adjustments are needed to the application, your assigned Indigenous and Northern Housing Solutions Specialist will advise you to select “Submit Now.”

If any adjustments are needed to the application, your assigned Indigenous and Northern Housing Solutions Specialist will request that you make the changes to the application in the Portal.

After clicking “Add Building to Application,” nothing seems to happen. What should I do?

Your browser may have blocked the pop-up window. Look for the blocked pop-up notification in the address bar of your browser and click to allow the pop-up. If the pop-up is not blocked, it is likely that the information is still loading, and it may take a moment to appear.

Additional Resources

We encourage you to explore some of the resources/links below. There are some fantastic resources to help you not only learn, but also engage in the creation, renovation, and management of affordable housing.

- CMHC website: cmhc-schl.gc.ca
- National Housing Strategy website: placetocallhome.ca
- [CMHC Portal](#)
- [On-Reserve Non-Profit Housing Program \(Section 95\)](#)



CMHC helps Canadians meet their housing needs

Canada Mortgage and Housing Corporation (CMHC) has been helping Canadians meet their housing needs for more than 75 years. As Canada's authority on housing, we contribute to the stability of the housing market and financial system, provide support for Canadians in housing need, and offer unbiased housing research and advice to Canadian governments, consumers and the housing industry. Prudent risk management, strong corporate governance and transparency are cornerstones of our operations.

Reach us by phone at **1-800-668-2642** or by fax at **1-800-245-9274**.

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