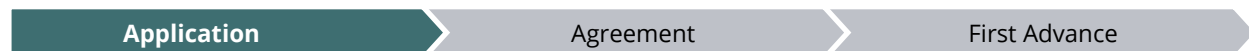




NHCF Women and Children Shelter and Transitional Housing Initiative

Required Documentation

The following checklist outlines the minimum documentation required at each stage of the process in order to 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. If you have questions regarding the documentation requirements please contact your **Client Solutions Specialist** for support.



New Construction Stream

Ownership

Signed integrity declaration

This document is available on the CMHC website and should be signed and submitted as part of this application.

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, charitable organization status, articles of organization, letters of patent, bylaws, and any applicable shareholders' agreements
- Operating agreements

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

- 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:

- Chief and council should be included in the organization chart

Land confirmation

If the land is a recent or upcoming purchase/lease:

- Copy of purchase and sale agreement. This document should outline the purchase price of the property, the name of the buyer and seller, the closing date, and any relevant selling details
- A letter from the province or the city/municipality confirming the land is available and being provided to the applicant for use
- Copy of all lease agreements (if applicable). For example, operating leases, land leases, subleases, head leases, etc.

If the land is already owned:

- The property identification number
- A recent property tax statement

Considerations for On-Reserve applicants:

- The "land status report" issued by ISC (Indigenous Services Canada) can respond to this requirement

Project Details

Confirmation of support from another level of government (if applicable)

A letter from another level of government (including Indigenous governments), which outlines their support for the project. Support can be in the form of investment of resources, but could also be in the form of a letter stating endorsement for the project.

Approved zoning (if applicable)

- Document outlining the zoning that has been approved by the municipality

Considerations for On-Reserve applicants:

- In-lieu of documentation demonstrating that the project is appropriately zoned, a land status report issued by ISC can satisfy part of this requirement

Financials

Cost estimates for the project

- A Class C or Class D Quantity Surveyor report or cost consultant report
- At a minimum a breakdown of forecasted costs provided by a certified architect or engineer

Note: Following prioritization, a cost consultant certified report will be required to complete assessment.

3 years' financial statements or an acceptable alternative for new entities

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

Considerations for On-Reserve applicants:

- Financial information which has been provided to ISC can act as an alternative to financial statements

Completed application form (PDF)

Completed copy of the application form is available on the CMHC website with details including: rent affordability, project budget, pro-forma analysis (residential), and pro-forma analysis (non-residential).

Housing Repair and Renewable Stream

Unlike a New Construction Stream application, Housing Repair and Renewable Stream applications do not require architectural schematic designs (e.g. suite layout) or zoning support from the municipality.

The below items are required for a Housing Repair and Renewable Stream application in addition to those items previously listed under the New Construction Stream.

Project Details

Preliminary repair designs (e.g., suite layout, repair schedule) or building condition assessment

- Preliminary plans and specifications including suite layouts and repairs schedule (if available)
- Building condition assessment report outlining the scope of work for the repairs

Financials

Pro forma rent roll – residential

Unit number, unit type, unit square footage, and monthly rental rates for the current building

Pro forma rent roll – non-residential

Unit number, unit type, unit square footage, monthly rental rate for the current building

Consideration for Indigenous and North files

Where the First Nations community does not have a rent system in place this requirement is waived

Operating statements

Three years of historical detailed operating statements for both residential and non-residential



Applicant Related

This section is required only for selected applicants who will be issued a contribution agreement.

Consent to Obtain Information Form (if applicable)

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, 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 years of demonstrated management experience in operations and management of a similar type and size property as the proposed project.

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

Architectural schematic designs

- Preliminary plans and specifications outlining: the number of suites, suite layout, building amenities, non-residential space specifications, square footage, elevations, etc.

Confirmation of support from another level of government (required)

- A letter from another level of government (including Indigenous governments), which outlines their support for the project. Support can be in the form of investment of resources, but could also be in the form of a letter stating endorsement for the project

Approved zoning (required)

- Document outlining the zoning that has been approved by the municipality

Considerations for On-Reserve applicants:

- In-lieu of documentation demonstrating that the project is appropriately zoned, a land status report issued by ISC can satisfy part of this requirement

Environmental Site Assessment reports

- Phase 1 Environmental Site Assessment is required.
- If applicable: Phase 2 Environmental Site Assessment, Record of Site Condition, Risk Assessment and Confirmation of Site Remediation should be provided.

Considerations for On-Reserve applicants:

- If ISC required an ESA be completed, a new separate ESA is not required

Financials

Confirmation of commitment from all co-funders

Written proof of each co-funders commitment (e.g., a signed letter of intent or a funding agreement) including the intended funding amounts and any conditions

Project Details

Evidence to support social outcomes (if applicable)

- Submission of an energy model, which has been completed by a qualified professional, of the energy consumption and GHG emissions performance of a base case building
- Submission of:
 - A narrative of the details of the proposed accessibility strategy within each unit and identification of barrier free features from the approach to the building, through the common areas and into the accessible unit; or
 - A narrative of the details of the proposed universal design strategy within the dwelling units and throughout the common areas
- Additional details on the documentation requirements for both Energy Efficiency and Affordability for **New Construction** and **Repair/Renewal**
- In case of third-party service provider – letter and/or agreement confirming the types of support that will be provided on site for tenants that represent priority groups.

Detailed building plans

Detailed building plan including electrical, mechanical, structural specifications, finishes and amenities along with construction/repair schedule.

Geotechnical investigation

A soil test report must demonstrate that the site's lands improvement and proposed construction are feasible under existing soil conditions.

Co-funding agreements

If applicable, all relevant signed co-funder agreements.

Financials

Finalized drawdown schedule

Finalized timeline outlining requested payment dates including 3rd party funding, any client equity injection, and when CMHC contribution funding is required.

Quantity Surveyor report

Minimum of Class A estimate report and must include:

- Provide confirmation to CMHC of the project budget (hard costs, soft costs, etc.), project cash flow, and project funding sources.
- Be updated regularly and provided to CMHC to demonstrate costs incurred versus cost-to-complete, cost-to-date reconciliation, committed costs, construction schedule (and rationale for any deviations from the initial schedule), contingency budget details, use of funds, etc.
- Provide building condition assessment (BCA) for existing condition of building including reserve fund study (applicable to Housing Repair and Renewable Stream only).
- Include evidence of a fixed price contract or construction management arrangement wherein fixed price contracts are entered into for no less than two-thirds (2/3) of the hard construction cost and identification of all material contracts (contract that is 5% or more of the hard construction cost).
- Include a labour and material, and a performance bond for which CMHC is listed as a dual obligee (minimum of 50% of labour and material and 50% of performance).
- Include development and compliance documentation such as zoning, permits, agreements, legal survey etc.
- Include details of all insurance policies in place during construction as per CMHC's insurance requirement.

A Quantity Surveyor report is required for the total duration of construction.

The Quantity Surveyor report should be updated regularly and provided to CMHC (and with each advance request.)

**Note: To avoid doubt, professional reports are to be prepared:*

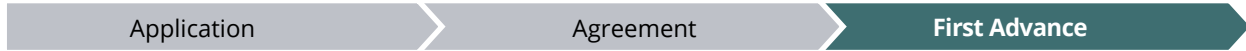
- *By independent, arms-length professionals holding a current, industry recognized designation in their field and be in good standing with their governing body, unless prior approved by CMHC;*
- *Not more than 12 months (18 months for Environmental Site Assessment Report) old from the date of the NHCF 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;*
- *Copy of professional liability (Errors and Omissions) insurance of dollar value as required by CMHC and with no conditions.*

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.
 - Requirement can be satisfied as part of the Quantity Surveyor report submission.

All insurance policies

A letter from the insurance company which highlights the details of all relevant insurance policies.



This section is required for applicants with signed contribution agreements who are requesting funding from CMHC.

Project Details

Confirm finalized drawdown schedule

Confirmation of the finalized timeline outlining payment dates including 3rd party funding, any client equity injection, and when CMHC forgivable or repayable funding is provided.

Municipal approvals

Copy of building permits

Updated quantity surveyor's report

Updated report, provided prior to each advance

Financials

Confirmation insurance is in place

Confirmation that insurance has been put in place and is still valid

Borrower certificates

A certificate or agreement outlining the client's commitment and associated terms with other lenders

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.

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

20211001-008A

