Multi-unit

CMHC MLI Select

Required Documentation Guide

At-a-glance

Please note this documentation guide is specific to the affordability, energy efficiency, and accessibility criteria pertaining to MLI Select. For more information on general documentation related to multi-unit mortgage loan insurance please consult the Multi-Unit Required Documentation.

Is your multi-unit project eligible for affordability, accessibility or energy efficiency incentives? Check out the **MLI Select page** on our website for more information.

Affordability Criteria

At time of application:

The Approved Lender must submit to CMHC Underwriting documentation that supports the borrower's commitment to meeting the affordability criteria as evidenced by the pro forma rent roll for new construction, or the current rent roll for existing properties, which clearly demonstrates the affordability level in a form acceptable to CMHC.

Prior to first advance:

The Approved Lender must ensure that housing loan documentation signed by the borrower is in place, which includes the prescribed schedule and covenants as per the Special Conditions noted within the CMHC Certificate of Insurance. This documentation must be retained on file.

Annually:

The borrower must provide to the Approved Lender a certificate of compliance ("annual attestation"), supported by a copy of the rent roll in a form acceptable to CMHC.

For more information, please visit cmhc.ca/mliproducts or call **1-877 multi GO** (1-877-685-8446).

To request an alternate format, please contact us at:
1-800-668-2642
contactcentre@cmhc.ca
700 Montreal Road,
Ottawa, Ontario K1A 0P7

Canada

CMHC SCHL

Energy Efficiency Criteria

At time of application:

The Approved Lender must submit to CMHC Underwriting documentation, including a signed attestation, provided by the borrower that demonstrates the borrower's commitment to achieving the energy efficiency criteria, or confirmation of achievement. For acceptable documentation related to the confirmation of achievement, please refer to section **Third Party Building Standards**, found below.

The supporting documentation commissioned by the borrower must be completed by a qualified professional with analysis conducted using appropriate energy simulation software in accordance with the requirements described below.

- **Energy efficiency criteria:** The report must confirm that the project will satisfy or satisfies: (i) for new construction, the relevant minimum percentage improvement in energy consumption relative to the Tier 1 energy requirements of the 2020 NECB or 2020 NBC, as applicable: 25/50/60% of the 2020 NECB or 20/40/70% of the 2020 NBC; or (ii) for existing properties, the relevant reduction in energy consumption and GHG emissions: 15/25/40% over a base case pre-retrofitted building.

  The report must include the following information:

  – A brief executive summary of the comparison of annual total energy consumption and if applicable, GHG emission reduction performance between the base case and the proposed project or completed project, by including the following table.

	Assessed building (A)	Reference building (R)[1]	Savings (expressed in %) (R-A)/R x 100
Total Annual Energy Consumption (GJ/year)			
Total Annual Green House Gas Emission (in tonnes of CO_2 equivalent/year)			

[1] For existing buildings, the reference building (R) is the pre-retrofit state.

- A summary of the energy modelling of the proposed project or completed project that indicates annual energy consumption and GHG emissions (if applicable) for the total building and a breakdown of the estimates for each major energy end use (e.g. space conditioning, hot water, lighting, equipment, appliances, etc.).
- An overview of the key physical and operational features of the base case and proposed building or completed building that illustrates the improvements to the building envelope, space conditioning, hot water, lighting and other systems, energy recovery and renewable energy systems to achieve compliance.
- Input and output files for the energy consumption modelling for the base case and proposed project or completed project. The files must detail monthly energy consumption for the whole building and by major end use (space heating, hot water, lighting, equipment, systems, etc.).
- Any supplemental calculations for energy contributions of renewable energy systems, other systems and conditions not included in the energy and GHG modelling.
- GHG calculations, methodology and assumptions.

Note: Invoices/bills to demonstrate EE and GHG reductions are not on their own acceptable documentation to demonstrate eligibility.

- **Qualified Professional:** The energy and GHG emission reduction analysis must have been undertaken by a qualified professional. For Part 3 construction, this includes professionals with energy modelling experience such as a Professional Engineer, Architect, Certified Engineering Technologist (CET) or Certified Energy Manager (CEM). For low-rise (Part 9) and small multi-unit residential buildings with less than four storeys, a Residential Energy Advisor accredited by Natural Resources Canada, or equivalent, may undertake the analysis.
- **Accepted Software:** An appropriate energy simulation software must be used to conduct the analysis. CanQuest and EnergyPlus are examples of accepted energy modelling software for multi-unit residential buildings constructed under Part 3. The basic requirements for the energy simulation programs are that they provide whole building energy analysis (i.e. they include all energy end uses), they provide hourly analysis and have been independently verified to be compliant with ASHRAE Standard 140.

  Other accepted energy simulation programs include eQUEST, DOE2.1E/DOE2.2, Trane-Trace 700 version 6.1 or better, HOT2000, EnergyPro, CanQUEST, EE4 version 1.7, IES-VE, EnergyPlus, Carrier HAP, VisualDOE, PHPP/WUFI (with limitations imposed), TRNSYS, SIMEB (Quebec), ESP-r, and any other ASHRAE Standard 140 compliant software (reviewed and approved by CMHC). HOT2000 may be used for smaller low-rise buildings constructed under Part 9 of the code.

CMHC may consider alternative approaches for demonstrating compliance with the energy efficiency criteria prescribed under the MLI Select product.

- **Third Party Building Standards and Certifications:** CMHC will also consider alternative approaches for demonstrating compliance with the energy efficiency criteria, including third-party energy efficient building standards or certifications recognized by CMHC, as outlined in the following table.

Organization	Version	Level	Green Building Certification Name	MLI Select New Construction Energy Efficiency Level
BC Step Code	NA	Step 2	BC Step Code Part 3	Level 1
	NA	Step 3	BC Step Code Part 3	Level 3
	NA	Step 4	BC Step Code Part 3	Level 3
Novoclimat	2.0	Certified	Novoclimat for Small Multiple Unit Buildings	Level 1
	2.0	Certified	Novoclimat for Big Multiple-Unit Buildings	Level 1
BuiltGreen		Gold	BuiltGreen High Density	Level 1
	2019-2021	Platinum	BuiltGreen High Density	Level 1
Passive House Institute (PHI)	9	Classic	Certified Passive House	Level 3
	9	Plus	Certified Passive House	Level 3
	9	Premium	Certified Passive House	Level 3
	9	Classic	EnerPHit Certified Retrofit	Level 3
	9	Plus	EnerPHit Certified Retrofit	Level 3
	9	Premium	EnerPHit Certified Retrofit	Level 3
Canada Green Building Council	v2 Design	Flexible	Zero Carbon Building Standard	Level 2
	v2 Design	Passive	Zero Carbon Building Standard	Level 2
	v2 Design	Renewable	Zero Carbon Building Standard	Level 3

If the energy efficiency criteria is achieved prior to the request for loan insurance within the permitted timeframe, the supporting documentation outlined above applies but may need to be supplemented with a signed borrower attestation stating that the energy efficiency criteria has been satisfied if the report reflects plans as opposed to actual results.

Prior to first advance:

The Approved Lender must obtain the housing loan documentation signed by the borrower, which includes the prescribed schedule and covenants as per the Special Conditions noted within the CMHC Certificate of Insurance and all reports and other documentation required to confirm the applicable energy efficiency criteria as described above.

Within 60 days of final advance (or as otherwise prescribed by CMHC):

If the energy efficiency criteria is achieved after insurance initiation, the Approved Lender must obtain from the borrower a signed attestation stating that the energy efficiency criteria has been satisfied together with supporting documentation.

In the event of unforeseen circumstances or if plans changed such that the borrower was not able to satisfy the energy efficiency criteria, the Approved Lender is to obtain the facts and circumstances from the borrower and promptly notify CMHC.

Accessibility Criteria

At time of application:

The Approved Lender must submit to CMHC Underwriting documentation, including a signed attestation, that supports the borrower's commitment to achieving the accessibility criteria, or confirmation of achievement within the permitted timeframe, as evidenced by signed confirmation from an architect or designated accessibility consultant that:

- The total number of accessible units or universal design units within the project is equal to or greater than 15% of the total number of units.
- The building complies with B651:23 for 100% visitability[2] of all units (ie., both accessible and non-accessible units) and barrier free common areas.
- The accessible or universal design units comply with the applicable qualification criteria.
- The building and 100% of the units comply with universal design principles, as applicable.
- The results of certification from the Rick Hansen Foundation comply with applicable qualification criteria, as applicable.
- Summary of key accessibility and/or universal design features to be included.
- Sample accessible/universal unit design.

If the accessibility criteria is achieved prior to the request for loan insurance within the permitted timeframe, the supporting documentation outlined above applies but may need to be supplemented with a signed borrower attestation stating that the accessibility criteria has been satisfied if the report reflects plans as opposed to actual results.

Prior to first advance:

The Approved Lender must obtain the housing loan documentation signed by the borrower, which includes the prescribed schedule and covenants as per the Special Conditions noted within the CMHC Certificate of Insurance and all reports and other documentation required to confirm the applicable accessibility criteria as described above.

Within 60 days of final advance (or as otherwise prescribed by CMHC):

If the accessibility criteria is achieved after insurance initiation, the Approved Lender must obtain from the borrower a signed attestation stating that the accessibility criteria has been satisfied together with supporting documentation.

In the event of unforeseen circumstances or if plans changed such that the borrower was not able to satisfy the accessibility criteria, the Approved Lender is to obtain the facts and circumstances from the borrower and promptly notify CMHC.

[2] CSA definition of visitable - In relation to residential accommodation, any dwelling [unit] that offers a basic level of access to accommodate visitors such as people who use a wheeled mobility aid, people who are elderly, or residents who might have a temporary disability. Visitable dwellings allow a person to enter a dwelling safely, manoeuvre independently throughout the visitable level, and use the toilet facilities.

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This material is a quick reference tool for CMHC's common Mortgage Loan Insurance. Additional conditions may apply. This information is subject to change at any time. Please verify with CMHC that you have the most up to date information before the loan is processed.

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