

## Second Stage Transitional Housing (SSTH) New Build Project

### National Capital Funding & Financing Options Matrix

The following matrix chart outlines funding and financing options for seven national capital funding and financing programs: CMHC Seed, CMHC Affordable Housing Fund (AHF): New Construction Stream: Rapid Housing Sub-Stream (RHSS), CMHC AHF: New Construction Stream: Community Housing Sub-Stream (CHSS), CMHC AHF: Repair and Renewal Stream, and the Federation of Canadian Municipalities (FCM) Sustainable Affordable Housing (SAH) Planning, Study, and Capital programs.

The AHF provides grant contributions and/or low-interest loans to create new or repair existing affordable housing. The AHF has two streams: New Construction or Repair and Renewal. For New Construction, there are two sub-streams: Community Housing Sub-Stream (CHSS) or the Rapid Housing Sub-Stream (RHSS).

	CMHC Seed	CMHC AHF: New Construction Stream: Rapid Housing Sub-Stream (RHSS)	CMHC AHF: New Construction Stream: Community Housing Sub-Stream (CHSS)	CMHC AHF: Repair and Renewal Stream	FCM Sustainable Affordable Housing (SAH): Planning	FCM Sustainable Affordable Housing (SAH): Study	FCM Sustainable Affordable Housing (SAH): Capital
Brief Summary	<p>This funding is for projects early in the development process. There is a grant and loan available. There is no requirement to take the loan. The grant is for <b>up to \$150,000</b>.</p> <p>The application window is open, however, all contribution funding for 2025 has been allocated. Applications for interest-free loans will continue to be accepted.</p> <p>The contribution funding went quickly because demand is so high. Applications opened on March 1, 2025, and Women’s Shelters Canada was advised by a CMHC representative to apply within two weeks of the application opening date.</p>	<p>The RHSS is for shelters, transitional, or supportive housing projects that prioritize energy-efficiency, accessibility, shovel-readiness, partnerships and social inclusivity.</p> <p>CMHC may <b>cover up to 100% of eligible costs</b> depending on the achievement levels of energy efficiency, accessibility, affordability, and social outcomes.</p> <p>Projects that have financial support from another partner are prioritized, but partnerships are not required.</p> <p>Applications are accepted on a continuous basis until otherwise noted.</p>	<p>The CHSS creates mixed-income and mixed-use developments that may integrate supports and services for permanent, affordable housing projects.</p> <p>Eligible applicants include community housing providers, municipalities, provinces and territories, Indigenous governments and organizations, and the private sector. This sub-stream is not recommended for low-rent projects, like shelters and transitional housing.</p> <p>CMHC offers <b>loans for up to 95% of eligible costs</b> and <b>possibly grants for up to 40% of eligible costs</b> if you are a non-profit.</p> <p>Projects <b>must have support from another level of government</b> to be considered.</p> <p>Applications are accepted on a continuous basis until otherwise noted.</p>	<p>The Repair and Renewal Stream provides low-interest loans and contributions to renovate and repair existing buildings for affordable housing.</p> <p>Projects <b>must have support from another level of government</b> to be considered.</p> <p>Applicants can apply for a loan, a contribution, or a combination. There are two funding options: the Lending Stream and the Contribution-Only Stream.</p> <p>The Contribution-Only Stream is only available if you have already secured another funding partner and need a top-up to close funding gaps. You will <b>receive \$15,000 per unit</b> and can receive <b>up to an additional \$15,000 per unit</b> if you meet certain criteria. If you require more than 25% of project costs to be funded by CMHC, you will have to apply to the Lending Stream.</p> <p>For the Lending Stream, CMHC may <b>cover up to 40% of eligible costs as a forgivable loan to a maximum of \$10,000 per unit</b>. The other 60% must be covered by other sources of funding.</p> <p>Applications are accepted on a continuous basis until otherwise noted.</p>	<p>This funding is to support projects that are in the early stages of development. It helps fund activities in the initial planning phase to get the project ready for further capital funding applications, such as hiring a Project Manager or architecture firm.</p> <p>This funding should be applied for early in the development process.</p> <p>The funding is contribution only for a <b>maximum of \$30,000</b> or 80% of eligible costs, whichever is less.</p> <p>The application window is ongoing until all funding is allocated for the fiscal year.</p>	<p>This funding is to support projects to complete the assessments, such as environmental site assessments (phase 1 and phase 2), geotechnical reports, or energy modelling, needed before the construction of sustainable and affordable housing.</p> <p>The funding is contribution only for a <b>minimum of \$30,000</b> and a <b>maximum of \$250,000</b>, or 80% of eligible costs, whichever is less.</p> <p>The application window is ongoing until all funding is allocated for the fiscal year.</p>	<p>This funding is for the construction of sustainable and affordable housing that can operate at Net-Zero Energy (NZE). It will not fund the creation of emergency shelters – strictly transitional or permanent housing.</p> <p>The funding consists of both a contribution and a loan and can be stacked with other funding, such as CMHC. The contribution can be up to 60% of funding received from FCM.</p> <p>You can receive a <b>maximum of 20% of total project cost (40% loan, 60% grant) up to \$10 million for new builds</b>, and a <b>maximum of 80% of total project costs (35-60% grant, 40-65% loan) up to \$10 million for retrofits</b>.</p> <p>The application window is ongoing until all funding is allocated for the fiscal year.</p> <p>This funding is difficult for the VAW sector because it will not cover all project costs, has a significant loan portion, and NZE is extremely difficult to achieve.</p>
	Eligibility & Requirements						
Property Type	<ul style="list-style-type: none"><li>Covers pre-development activities of New Construction, Conversions, and Renovations</li><li>Standard rentals, shelters, and transitional and supportive housing (second stage)</li></ul>	<ul style="list-style-type: none"><li>New Construction of shelters, transitional &amp; supportive housing (second stage)</li><li><b>WSC recommends shelters apply for this sub-stream, not the CHSS.</b></li></ul>	<ul style="list-style-type: none"><li>New construction of affordable housing that is mixed-income or mixed-use that may integrate supports and services</li><li>Standard rentals, shelters, seniors housing, transitional and supportive housing (second stage)</li><li><b>WSC does not recommend shelters apply for this sub-stream as loans are offered first, before grants.</b></li></ul>	<ul style="list-style-type: none"><li>Repair and renewal of affordable housing</li><li>Community housing sector (non-profit housing organizations, rental co-operatives), municipal, provincial, and territorial governments (including their agencies), Indigenous governments and organizations (including First Nation Bands and Tribal Councils), and private sector</li></ul>	<ul style="list-style-type: none"><li>New Construction, Conversions, and Retrofits</li><li>Transitional or permanent affordable and sustainable housing</li><li>Does not include emergency shelters</li></ul>	<ul style="list-style-type: none"><li>New Construction, Conversions, and Retrofits</li><li>Transitional or permanent affordable and sustainable housing</li><li>Does not include emergency shelters</li></ul>	<ul style="list-style-type: none"><li>New Construction, Conversions, and Retrofits</li><li>Transitional or permanent affordable and sustainable housing</li><li>Does not include emergency shelters</li></ul>
Number of Units	Minimum 5 units/beds	Minimum 5 units/beds	Minimum 5 units/beds	Minimum 5 units/beds	No minimum	No minimum	No minimum
Uses	Primary use must be residential.	Primary use must be residential. Non-residential components are not to exceed 30% of total gross floor space nor 30% of total project cost.	Primary use must be residential. Non-residential components are not to exceed 30% of total gross floor space nor 30% of total lending value.	Primary use must be residential. Non-residential components are not to exceed 30% of total gross floor space nor 30% of total lending value.	Primary use must be residential. Non-residential components are not to exceed 30% of total gross floor space.	Primary use must be residential. Non-residential components are not to exceed 30% of total gross floor space.	Primary use must be residential. Non-residential components are not to exceed 30% of total gross floor space.
Affordability	Rents must be affordable based on municipality, province or territory, or Indigenous government criteria.	30% of units must be affordable at less than 80% of the CMHC Median Market Rent (MMR) rate. Affordability must be maintained for a minimum of 20 years. CMHC will prioritize applications that exceed these standards.	30% of units must be affordable at less than 80% of the CMHC Median Market Rent (MMR) rate. Affordability must be maintained for a minimum of 20 years. CMHC will prioritize applications that exceed these standards.	30% of units must be affordable at less than 80% of the CMHC Median Market Rent (MMR) rate. Affordability must be maintained for a minimum of 20 years. CMHC will prioritize applications that exceed these standards.	30% of the units must be affordable at less than 80% of the local Median Market Rent (MMR).	30% of the units must be affordable at less than 80% of the local Median Market Rent (MMR).	30% of the units must be affordable at less than 80% of the local Median Market Rent (MMR). Affordability must be maintained for the duration of the loan repayment period with FCM.
Energy Efficiency	<p>There are no requirements for energy efficiency to access this funding.</p> <p>If able, applicants are encouraged to share if they are working towards any specific energy efficiency targets or if they are planning to meet or exceed any other CMHC program energy efficiency targets that they intend to apply to after the fact.</p> <p>Include any relevant documentation to demonstrate work being done to meet these targets.</p>	<p>Proposed new construction projects must achieve Tier 2 of the 2020 National Energy Code for Buildings (NECB) or Tier 3 of the 2020 National Building Code (NBC).</p> <p>CMHC will prioritize applications that exceed these standards.</p>	<p>Proposed new construction projects must achieve Tier 2 of the 2020 National Energy Code for Buildings (NECB) or Tier 3 of the 2020 National Building Code (NBC).</p> <p>CMHC will prioritize applications that exceed these standards.</p>	<p>Not included as a minimum requirement.</p> <p>CMHC will prioritize projects with the most ambitious commitments to climate outcomes.</p>	<p><b>New Builds</b></p> <p>Proposed new construction projects must be working towards Net-Zero Energy (NZE) or Net-Zero Energy Ready (NZER).</p> <p><b>Retrofits</b></p> <p>Proposed retrofits must aim to achieve a minimum of 25% reduction in energy consumption relative to current performance. Further incentives are offered to projects that achieve greater reductions.</p>	<p><b>New Builds</b></p> <p>Proposed new construction projects must be working towards Net-Zero Energy (NZE) or Net-Zero Energy Ready (NZER).</p> <p><b>Retrofits</b></p> <p>Proposed retrofits must aim to achieve a minimum of 25% reduction in energy consumption relative to current performance. Further incentives are offered to projects that achieve greater reductions.</p>	<p><b>New Builds</b></p> <p>Proposed new construction projects must reach Net-Zero Energy (NZE) building or a net total energy use intensity (net-TEUI) of 80 kWh/m² or less.</p> <p>Northern applicants are required to achieve a net-TEUI of 120 kWh/m² or less.</p> <p><b>Retrofits</b></p> <p>Proposed retrofits must aim to achieve a minimum of 25% reduction in energy consumption relative to current performance.</p>

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	As the project develops, it’s expected that these energy efficiency targets may shift. CMHC wants to see the feasibility of the project so it’s best to include this information if available.						
Accessibility	<p>There are no requirements for accessibility to access this funding.</p> <p>If able, applicants are encouraged to share if they are working towards any specific accessibility targets or if they are planning to meet or exceed any other CMHC program accessibility targets that they intend to apply to after the fact.</p> <p>Include any relevant documentation to demonstrate work being done to meet these targets.</p> <p>As the project develops, it’s expected that these accessibility targets may shift. CMHC wants to see the feasibility of the project so it’s best to include this information if available.</p>	A minimum of 20% of all units must meet or exceed accessibility standards (CSA B651:23/652:23 or Rick Hansen Foundation GOLD Accessibility Certification) and all common areas must be barrier-free, OR the entire project has a full universal design.	A minimum of 20% of all units must meet or exceed accessibility standards (CSA B651:23/652:23 or Rick Hansen Foundation GOLD Accessibility Certification) and all common areas must be barrier-free, OR the entire project has a full universal design.	Not included as a minimum requirement.  CMHC will prioritize projects with the most ambitious commitments to accessibility.	There is no accessibility requirement. If accessibility is included it will be viewed favourably under social benefits of the project.	There is no accessibility requirement. If accessibility is included it will be viewed favourably under social benefits of the project.	There is no accessibility requirement. If accessibility is included it will be viewed favourably under social benefits of the project.
	Loan/Contribution (Grant) Details						
Funding Type	Contribution and possible loan	Contribution and/or loan	Loan and possible contribution	Loan, contribution, or combination	Contribution	Contribution	<p>Contribution and loan</p> <p><b>New Builds</b> The grant and loan must be taken together for up to \$10M or 20% (60% grant, 40% loan) of total eligible costs.</p> <p><b>Retrofits</b> The grant and loan must be taken together for up to \$10M or 80% of total eligible project costs.</p>
Maximum Contribution (Grant)	\$150,000 contribution	Up to 100% of eligible costs	<p>Repayable loans are considered first. Forgivable loans may be offered to offset the additional costs of developing a higher-performing building and where project cashflow is insufficient.</p> <p><b>Co-ops, non-profits, and Indigenous governments and organizations:</b> up to 40% of costs</p> <p><b>Provinces, territories, and municipal governments:</b> up to 30% of costs</p> <p><b>Private sector:</b> up to 15% of costs</p>	<p>There are two funding options: the Lending Stream and the Contribution-Only Stream.</p> <p>In the Lending Stream, contributions or grants are not available.</p> <p>In the Contribution-Only Stream, grants are available for organizations that have already partnered and secured most of their project funding from other sources.</p> <p>Funding amounts are determined based on the number of units in the project, construction costs, project type and whether the project meets or exceeds criteria for both affordability and energy efficiency.</p> <p><b>Base amount:</b> \$15,000 per unit <b>Affordability &amp; Energy Efficiency Premium:</b> +\$5,000 per unit <b>Above-Average Construction Cost Premium:</b> +\$5,000 per unit <b>Project Type Premium (for shelters, transitional, and supportive housing):</b> +\$5,000 per unit</p> <p>If proponents require more than 25% of costs be funded by CMHC, they must apply for repayable and forgivable loan funding.</p>	Up to \$30,000 contribution for 80% of eligible costs	Up to \$250,000 contribution for 80% of eligible costs	<p><b>New Builds</b> Up to \$6,000,000 for 12% of total eligible costs</p> <p>Northern applicants qualify for an additional 20% grant</p> <p><b>Retrofits</b> Between 35% and 60% of total financing + 10% (based on anticipated energy performance i.e., 25% energy reduction = 35% grant portion, or 50% energy reduction = 60% grant portion)</p> <p>Northern applicants qualify for an additional 20% grant (up to a maximum of 80% grant portion)</p>
Maximum Repayable Loan	\$350,000	There is no loan maximum, as up to 100% of eligible costs can be covered by contribution and/or loan.	<p>Repayable loans are considered first.</p> <p><b>Co-ops, non-profits, and Indigenous governments and organizations:</b> up to 95% of costs</p> <p><b>Provinces, territories, and municipal governments:</b> up to 75% of costs</p> <p><b>Private sector:</b> up to 75% of costs</p>	<p>There are two funding options: the Lending Stream and the Contribution-Only Stream.</p> <p>In the Lending Stream, repayable loans are considered first.</p> <p><b>Repayable loan</b> amounts are based on the applicant type and the viability of the project:</p> <p><b>Co-ops, non-profits, and Indigenous governments and organizations:</b> the lessor of up to 95% loan-to-cost for residential space OR 85% loan-to-value</p> <p><b>Provinces, territories, municipal governments, and the private sector:</b> up to 75% loan-to-cost for residential</p>	N/A	N/A	<p><b>New Builds</b> Up to \$4,000,000 for 8% of total eligible costs</p> <p><b>Retrofits</b> Between 40% and 65% of total financing (depends on grant portion that is based on anticipated energy performance)</p>



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				space and up to 75% loan-to-cost for non-residential space OR 85% loan-to-value  Forgivable loans are available for higher-performance projects with energy efficiency and accessibility. <b>Forgivable loan</b> amounts are determined at the lesser of: <ul style="list-style-type: none"><li>The calculated amount based on the AHF Project Assessment Workbook</li><li>\$10,000 per unit</li><li>A percentage based on applicant type: <b>Co-ops, non-profits, and Indigenous organizations:</b> up to 40% <b>Provinces, territories, and municipal governments:</b> up to 30% <b>Private sector:</b> up to 15% <b>Yukon, Nunavut, and NWT organizations:</b> up to 75%</li></ul>			
Minimum DCR Requirements	DCR requirements will follow the proponent’s intended funding program. For example, if the project anticipates Affordable Housing funding, it will use Affordable Housing Fund lending parameters.	1.0 DCR for residential component 1.4 DCR for non-residential component	1.0 DCR for residential component 1.4 DCR for non-residential component	1.0 DCR for residential component 1.4 DCR for non-residential component	N/A	N/A	If FCM is the only lender, DCR must be 1.1.  If CMHC or BC Housing are other lenders on the project, FCM will follow their DCR requirements.
Rates and Amortization	<ul style="list-style-type: none"><li>Interest-free loan with a 3-year term</li></ul>	<ul style="list-style-type: none"><li>One 20-year repayable term OR one 1-year term with an option to renew for a second 10-year term</li><li>Below market rates</li><li>Fixed rate locked in at beginning of term (i.e., at initial repayable loan advance)</li><li>50-year amortization</li></ul>	<ul style="list-style-type: none"><li>One 20-year repayable term OR one 1-year term with an option to renew for a second 10-year term</li><li>Below market rates</li><li>Fixed rate locked in at beginning of term (i.e., at initial repayable loan advance)</li><li>50-year amortization</li></ul>	<ul style="list-style-type: none"><li>One 20-year repayable term OR one 1-year term with an option to renew for a second 10-year term</li><li>Below market rates</li><li>Fixed rate locked in at beginning of term (i.e., at initial repayable loan advance)</li><li>Up to a 40-year amortization</li></ul>	N/A	N/A	<ul style="list-style-type: none"><li>Loans available with interest rates for 10, 20 or 30-year terms</li><li>Several factors, including the needs of your organization, are considered in determining the term of your loan. Green Municipal Fund (GMF) loans with terms of 10 years have lower interest rates than loans with 20-year terms. Please <a href="#">contact</a> an FCM GMF Project Officer for more information.</li><li>Please note that the maximum term and amortization for FCM-funded projects is 30 years</li></ul>
	Application Considerations						
Timeline	Opened in 2014.  The application window is open, but all contribution funding for 2025 has been allocated. CMHC will continue to accept applications for interest-free loans.  Seed funding is provided on a fiscal basis with new funding being allocated every year.	Formerly known as the National Co-Investment Fund, AHF was announced in early 2024. In late 2024, the project announced its streams and sub-streams.  Review by CMHC is ongoing and applications can be submitted at any time.  Your application will be processed upon submission of all documentation. You will hear from a CMHC specialist if more clarification is needed.  Completed applications will receive a decision (either decline or conditional approval) within 30 days. The conditional approval will outline the funding amount and required documents prior to the underwriting assessment.  Underwriting can take up to 60 days, and additional documentation may be required.	Formerly known as the National Co-Investment Fund, AHF was announced in early 2024. In late 2024, the project announced its streams and sub-streams.  Review by CMHC is ongoing and applications can be submitted at any time.  Your application will be processed upon submission of all documentation. You will hear from a CMHC specialist if more clarification is needed.  Completed applications will receive a decision (either decline or conditional approval) within 30 days. The conditional approval will outline the funding amount and required documents prior to the underwriting assessment. You must submit documentation for underwriting within 90 days or the application will be withdrawn from consideration.  Underwriting can take up to 60 days.	Review by CMHC is ongoing and applications can be submitted at any time.  Your application will be processed upon submission of all documentation. You will hear from a CMHC specialist if more clarification is needed.  Completed applications will receive a decision (either decline or conditional approval) within 30 days. The conditional approval will outline the funding amount and required documents prior to the underwriting assessment. You must submit documentation for underwriting within 90 days or the application will be withdrawn from consideration.  Underwriting can take up to 60 days.	Opened in May 2020 and expected to run until 2026.  Review by FCM is ongoing and applications can be submitted at any time.  Typically, it takes 3-4 months for FCM to review your application, but approval timelines have been extended to 8 months.	Opened in May 2020 and expected to run until 2026.  Review by FCM is ongoing and applications can be submitted at any time.  Typically, it takes 4-6 months for FCM to review your application, but approval timelines have been extended to 8 months.	Opened in May 2020 and expected to run until 2026.  Review by FCM is ongoing and applications can be submitted at any time.  Typically, it takes 12-14 months for FCM to review your application.
Initial Application Requirements	<ul style="list-style-type: none"><li>Land Status OR Proof of Ownership</li><li>Financial Statements for the last three years</li><li>CMHC Viability Assessment Spreadsheet</li><li>Additional supporting documentation will make your application stronger. Refer to <a href="#">CMHC's checklist</a> for more information.</li></ul>	<ul style="list-style-type: none"><li>Land must be owned or purchased</li><li>Class B Quantity Surveyor Report</li><li>Resumes stating development experience of applicant and/or contracted Builder</li><li>Resumes stating the experience of the property manager for the project</li><li>Documentation for approved municipal zoning</li><li>Financial Statements for the last three years</li></ul>	<ul style="list-style-type: none"><li>Land must be owned or purchased</li><li>Class B Quantity Surveyor Report</li><li>Resumes stating development experience of applicant and/or contracted Builder</li><li>Resumes stating the experience of the property manager for the project</li><li>Documentation for approved municipal zoning</li><li>Financial Statements for the last three years</li><li>Energy Efficiency Attestation signed by a recognized professional</li></ul>	<ul style="list-style-type: none"><li>Property Ownership documents</li><li>Financial Statements for the last three years</li><li>Building Condition Assessment</li><li>Hazardous Material Report</li><li>Operations Statements</li><li>Tenant Displacement Plan</li><li>Scope of Work or Detailed Repair Plans</li><li>Appraisal Report</li><li>Environmental Site Assessment(s)</li><li>Geotechnical Report (if applicable)</li><li>Energy Efficiency Attestation signed by a recognized professional</li></ul>	<b>Pre-Application</b> <ul style="list-style-type: none"><li>Eligibility Screening Questionnaire in FCM portal</li></ul> <b>Full Application</b> <ul style="list-style-type: none"><li>FCM Project Workbook</li><li>Resumes of project team members</li><li>Letters for confirmed sources of funding</li><li>Ownership documents</li></ul>	<b>Pre-Application</b> <ul style="list-style-type: none"><li>Eligibility Screening Questionnaire in FCM portal</li></ul> <b>Full Application</b> <ul style="list-style-type: none"><li>FCM Project Workbook</li><li>Resumes of project team members</li><li>Letters for confirmed sources of funding</li><li>Ownership documents</li><li>Letter of Support from the municipality</li></ul>	<b>Pre-Application</b> <ul style="list-style-type: none"><li>FCM Project Summary Workbook</li><li>FCM Pre-Application in portal</li><li>Key documentation related to the environmental outcomes of the project</li></ul> <b>Full Application</b> <ul style="list-style-type: none"><li>Land needs to be owned or purchased.</li><li>Class C Quantity Surveyor Report</li><li>Ownership documents</li><li>Building appraisal, if applicable</li><li>Letter of Support from the municipality</li></ul>

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		<ul style="list-style-type: none"> <li>Energy Efficiency Attestation signed by a recognized professional</li> <li>Accessibility Attestation signed by a recognized professional</li> <li>Environmental Site Assessment(s)</li> <li>Geotechnical Report</li> <li>Letters confirming capital funds and operational funds</li> <li>CMHC AHF Project Assessment Workbook</li> </ul>	<ul style="list-style-type: none"> <li>Accessibility Attestation signed by a recognized professional</li> <li>Environmental Site Assessment(s)</li> <li>Geotechnical Report</li> <li>Letters confirming capital funds and operational funds</li> <li>CMHC AHF Project Assessment Workbook</li> </ul>	<ul style="list-style-type: none"> <li>Accessibility Attestation signed by a recognized professional</li> <li>Letters confirming capital funds and operational funds</li> <li>CMHC AHF Project Assessment Workbook</li> </ul>	<ul style="list-style-type: none"> <li>Any additional documentation to support your answers in the FCM application portal</li> </ul>	<ul style="list-style-type: none"> <li>Any additional documentation to support your answers in the FCM application portal</li> </ul>	<ul style="list-style-type: none"> <li>Phase 1 Environmental Site Assessment</li> <li>Energy Model</li> <li>Preliminary Designs</li> <li>Financial Statements</li> <li>Resumes of project team members</li> <li>Risk registry or risk mitigation document</li> <li>FCM Project Workbook and Project Summary Workbook</li> <li>Financial Analysis/Budget</li> </ul>
Process	Apply through the CMHC Portal.	Apply through the CMHC Portal.	Apply through the CMHC Portal.	Apply through the CMHC Portal.	<p>Complete the Pre-Application eligibility screening process in the FCM portal.</p> <p>Once confirmed eligible, you will be invited to complete a full application in the FCM portal. The review can take several weeks.</p> <p>Once the application is submitted, FCM staff and an external peer review panel assess the application and provide a funding recommendation. FCM leadership makes a funding decision on behalf of the Board of Directors and Council.</p>	<p>Complete the Pre-Application eligibility screening process in the FCM portal.</p> <p>Once confirmed eligible, you will be invited to complete a full application in the FCM portal. The review can take several weeks.</p> <p>Once the application is submitted, FCM staff and an external peer review panel assess the application and provide a funding recommendation. FCM leadership makes a funding decision on behalf of the Board of Directors and Council.</p>	<p>Complete the Pre-Application form and an FCM Project Summary Workbook. Include key documents related to the environmental outcomes of the project.</p> <p>Once confirmed eligible, you will be invited to complete a full application in the FCM portal.</p> <p>Once the application is submitted, FCM staff review the application to ensure completeness and request additional documentation if needed. The application is then sent to an external peer review panel for a funding recommendation. FCM leadership makes a funding decision on behalf of the Board of Directors and Council.</p>
If successful	<p>Once an application is approved, funding is offered based on an incremental stage approach following the project’s development stages (1. Concept Development/Pre-Design, 2. Schematic Development, and 3. Design Development).</p> <p>To receive advances, the activity must be complete, the invoice must be provided, and supporting documentation must be received. Invoices must be received before December 31<sup>st</sup> of the year the application is approved.</p>	<p>Completed applications will receive a decision (either decline or conditional approval) within 30 days. The conditional approval will outline the funding amount and required documents prior to the underwriting assessment.</p> <p>Underwriting can take up to 60 days, and additional documentation may be required.</p> <p>Once the application is approved, CMHC will prepare the funding agreement. Timing depends on the complexity of the application. You have 30 days to accept and return the signed agreement to CMHC.</p> <p>A drawdown schedule will be created, and further conditions must be met to receive your advances.</p> <p>Funding can be requested once a month from CMHC, called a “draw”. This is done through a QS report.</p>	<p>Completed applications will receive a decision (either decline or conditional approval) within 30 days. The conditional approval will outline the funding amount and required documents prior to the underwriting assessment. You must submit documentation for underwriting within 90 days or the application will be withdrawn from consideration.</p> <p>Underwriting can take up to 60 days.</p> <p>Once the application is approved, CMHC will prepare the loan agreement within 40 days, but the timing is dependent on the complexity of the application. You have 30 days to accept and return the signed loan agreement to CMHC.</p> <p>A drawdown schedule will be created, and further conditions must be met to receive your advances.</p> <p>Funding can be requested once a month from CMHC, called a “draw”. This is done through a QS report.</p>	<p>Completed applications will receive a decision (either decline or conditional approval) within 30 days. The conditional approval will outline the funding amount and required documents prior to the underwriting assessment. You must submit documentation for underwriting within 90 days or the application will be withdrawn from consideration.</p> <p>Underwriting can take up to 60 days.</p> <p>Once the application is approved, CMHC will prepare the loan agreement within 40 days, but the timing is dependent on the complexity of the application. 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You are only able to request funds for the amounts on the invoices that are submitted with the QS report.</p>	<p>You will receive a contract with funding and disbursement terms and reporting requirements.</p> <p>Once a full application is submitted, eligible costs can be incurred while the review is in process at the applicant’s discretion.</p> <p>Disbursement of funding follows a cost-incurred approach, meaning that FCM funds are released after the work has been completed and the contracted company/consultant is awaiting payment from you.</p> <p>Planning grants are typically disbursed in one full amount.</p> <p>If you require an advance disbursement (before the work has been contracted and completed), FCM will consider this request, as long as the project has been approved. You could be eligible to receive up to 50% of the approved funding amount in advance.</p>	<p>You will receive a contract with funding and disbursement terms and reporting requirements.</p> <p>Once a full application is submitted, eligible costs can be incurred while the review is in process at the applicant’s discretion.</p> <p>Disbursements follow a cost-incurred approach, meaning that FCM funds are released after the work has been completed and the contracted company is awaiting payment from you.</p> <p>Study grants can be disbursed in up to three installments.</p> <p>If you require an advance disbursement (before the work has been contracted and completed), FCM will consider this request, as long as the project has been approved. You could be eligible to receive up to 50% of the approved funding amount in advance.</p>	<p>You will receive a contract with funding and disbursement terms and reporting requirements.</p> <p>Negotiation of the key terms and conditions commences, and then the loan and grant agreement will be finalized.</p> <p>Once a full application is submitted, eligible costs can be incurred while the review is in process at the applicant’s discretion.</p> <p>Disbursements follow a cost-incurred approach, meaning that FCM funds are released after the work has been completed and the contracted company is awaiting payment from you.</p> <p>FCM disburses up to three combined loan and grant disbursements during construction. Grants may not be disbursed in advance of the loan.</p> <p>If you require an advance disbursement (before the work has been contracted and completed), FCM will consider this request, as long as the project has been approved. You could be eligible to receive up to 50% of the approved funding amount in advance.</p>
Links	<ul style="list-style-type: none"> <li><a href="#">Seed Funding on CMHC Website</a></li> <li><a href="#">Seed Funding Highlight Sheet</a></li> <li><a href="#">Seed Funding Required Documentation</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">AHF RHSS on CMHC website</a></li> <li><a href="#">AHF RHSS Highlight Sheet</a></li> <li><a href="#">AHF Applicant Guide</a></li> <li><a href="#">AHF New Construction Required Documentation</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">AHF CHSS on CMHC website</a></li> <li><a href="#">AHF CHSS Highlight Sheet</a></li> <li><a href="#">AHF Applicant Guide</a></li> <li><a href="#">AHF New Construction Required Documentation</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">AHF Repair and Renewal on CMHC website</a></li> <li><a href="#">AHF Repair and Renewal Highlight Sheet</a></li> <li><a href="#">AHF Applicant Guide</a></li> <li><a href="#">AHF Repair and Renewal Required Documentation</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">SAH Planning on FCM website</a></li> <li><a href="#">SAH Planning Application Guide</a></li> <li><a href="#">FCM Guide to Understanding Energy Efficiency</a></li> <li><a href="#">FCM SAH Factsheets</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">SAH Study on FCM website</a></li> <li><a href="#">SAH Study Application Guide</a></li> <li><a href="#">FCM Guide to Understanding Energy Efficiency</a></li> <li><a href="#">FCM SAH Factsheets</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">SAH Capital on FCM website</a></li> <li><a href="#">SAH Capital Application Guide</a></li> <li><a href="#">FCM Guide to Understanding Energy Efficiency</a></li> <li><a href="#">FCM SAH Factsheets</a></li> </ul>