NATIONAL HOUSING STRATEGY

APPLICANT GUIDE 2021







Rapid Housing Initiative

Canada

CMHC SCHL

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Use of Information & Disclaimer: Information contained in this Applicants' Guide is proprietary information to CMHC. It is made available and shall be used for the sole purpose of providing applicants with sufficient information to prepare responses to the Rapid Housing Initiative application process. You shall not make any other use of the information contained in this Guide.

APPLICATION – RAPID HOUSING INITIATIVE

BEFORE APPLYING

Before you begin your application, please review the **RHI Product Highlight Sheet** and the **Documentation Requirements List**, and contact one of our **CMHC Client Solutions Specialist**. Your Specialist will help you understand the initiative, clarify all the requirements and assist you with the application process.

ABOUT THE APPLICATION PROCESS

- **This guide will help you complete the online application process for the Rapid Housing Initiative. It provides an overview of the questions and answers as a reference when completing an application.**
- **You must submit your application to the Rapid Housing Initiative through the secure online application portal. For applicants with limited access to broadband internet, and/or other barriers, an application can be provided and submitted using alternative means. Please discuss your situation with the CMHC Client Solutions Specialist before beginning your application.**

CMHC is committed to protecting the private information of applicants. The information entered through the portal is retained in a secure database.

On the application portal, your progress is visible at the top of each page. Please note:

- **All fields marked with an asterisk (*) are required fields. All required fields on each page must be populated with accurate information before moving to the next set of questions.**
- **Moving forward through the application the information saves automatically. Partially completed pages – those that are missing required fields – will not save.**
- **Use the links at the bottom of each page to navigate through the application, including moving between the different sections.**
- **The application portal will time-out after 30 minutes of inactivity and the information on this page will not be saved.**

BEFORE SUBMITTING YOUR APPLICATION

For Non-Government entities: please review the **RHI Documentation Requirements List** with your CMHC Client Solutions Specialist to determine the requirements that apply to you.

For Government entities: you must submit a copy of your Development and Construction Schedule with milestones for each building/application.

Documentation will be required at application. Information about how to attach documents/files is located at the end of this guide.

You are required to ensure your application is complete and accurate in order to provide CMHC with the information required to assess and expedite your application. Applications that are not completed before the close of the application window will be withdrawn from consideration. **Your CMHC Client Solutions Specialist is there to assist you with your application**.

HOW TO COMPLETE THE RAPID HOUSING INITIATIVE APPLICATION

Using the Google Chrome browser may result in an optimal experience.

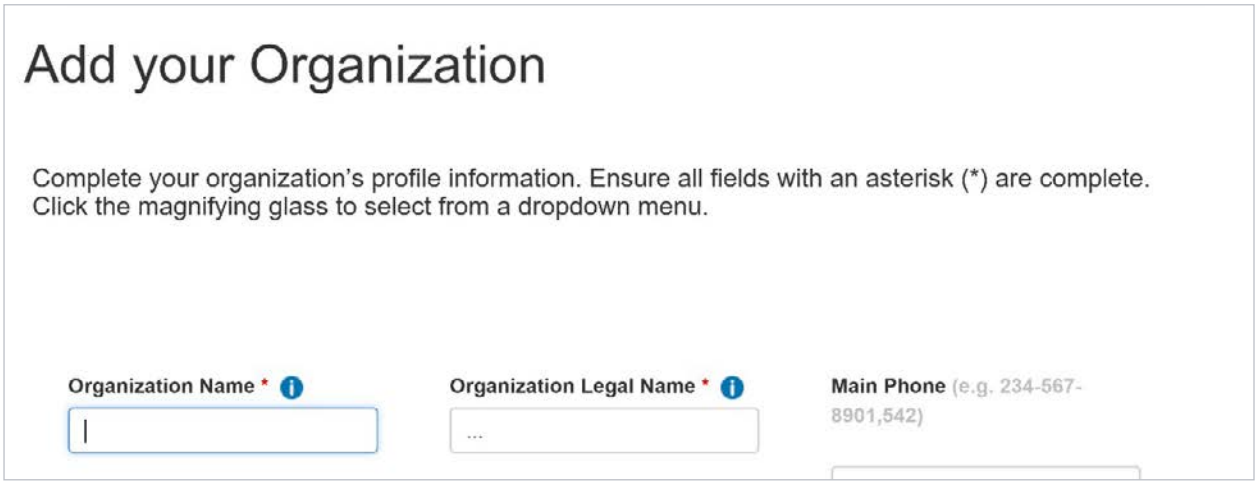
NEW TO THE CMHC PORTAL?

If you have not used the portal before, on the portal login page, select "Don't have an account? Sign up now". Enter your email address and press, "send notification code". An email will be sent to your email address with the code; enter this code in the field for the verification code and press "Verify Code".

The same account is used to apply to other CMHC programs/initiatives. Your contact and profile information are saved in a secure database. Your personal and organization information is saved under "My Profile" and "Organization Profile", which you can access at any time.

In the next section, you will be asked to provide contact information about you, your organization and the project proponent.

Review your contact and proponent information.

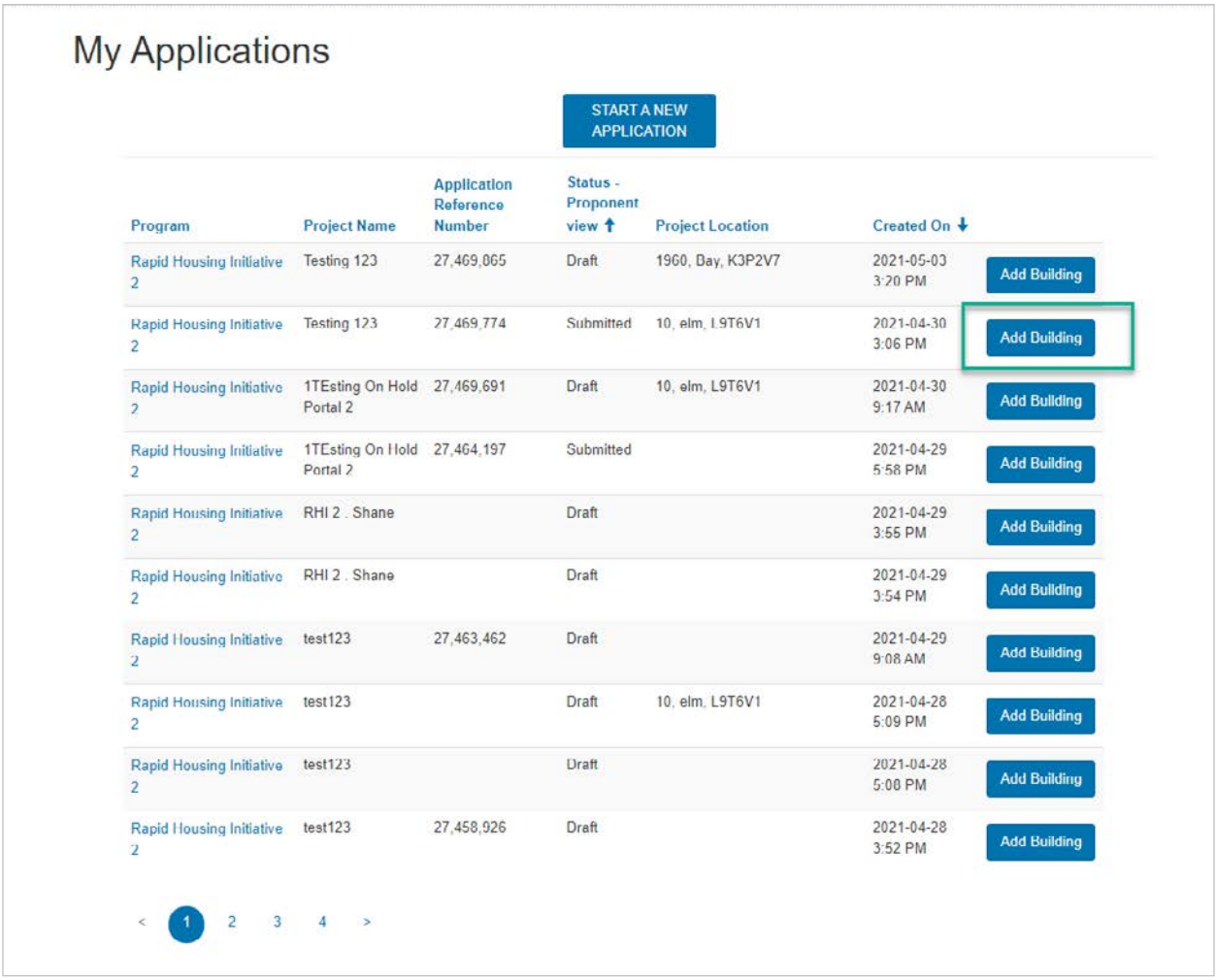


RETURNING TO THE CMHC PORTAL?

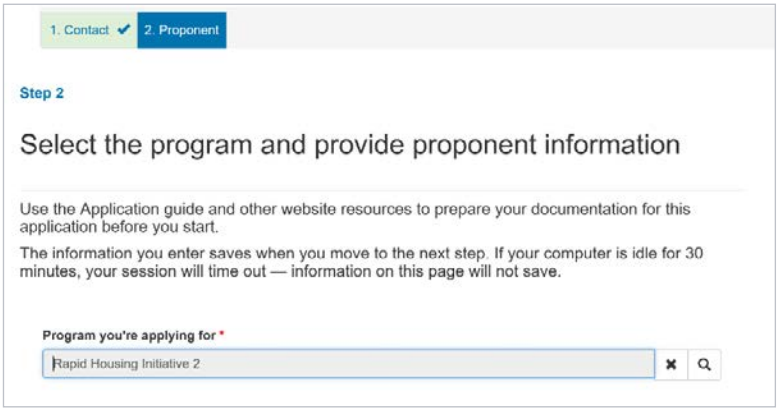
You will need to click on the application that is in "Draft" and your information from the first round of RHI will be duplicated into your new application. **Do not click on "Start New Application".**

Ensure your profile information is still correct. The person listed in the profile section is the primary contact on the application. The Profile section is your personal information as the person completing the application.

> Please ensure that all required fields are accurate for CMHC to contact you about your application if necessary. Note: If the street name is numerical (e.g. 51st), you must enter it as "51st". The system will not accept numbers only (e.g. 51).

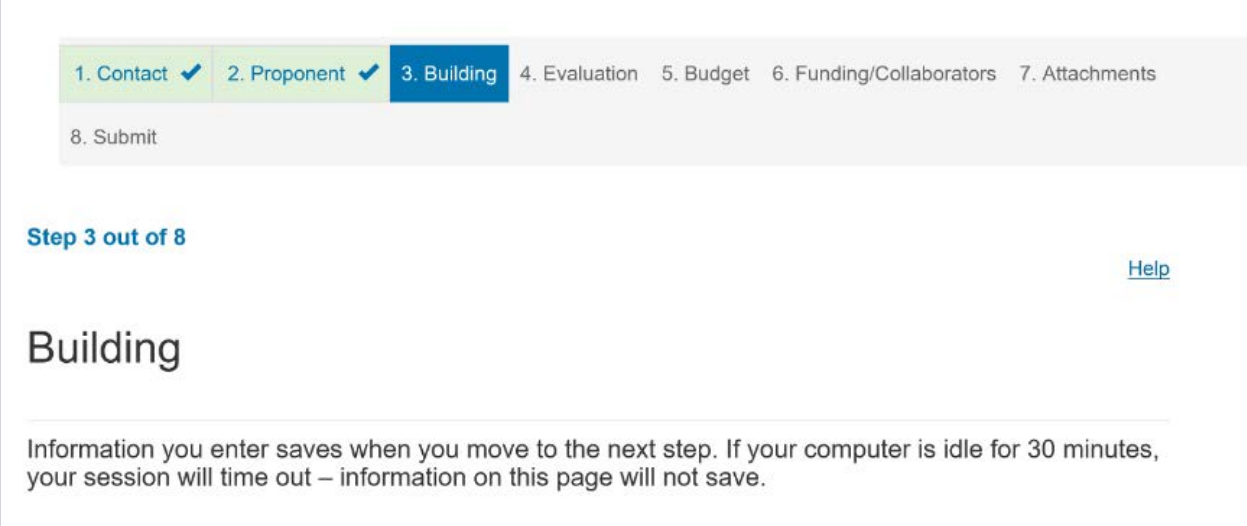


SELECT THE PROGRAM AND PROVIDE PROPONENT INFORMATION

Question:	Display Field Required Information:
Program you're applying for	Please select 'Rapid Housing Initiative 2'. If you are updating an existing application, the program will appear by default.
Is your organization the Proponent organization on this application?	Select Yes or No. If No, additional fields will appear. You will have to provide complete information on the Proponent organization and the Proponent address. 
Are you the Proponent contact for this application?	Select Yes or No. If No, additional fields will appear. You will have to provide the contact information for an individual who can speak on behalf of the Proponent organization.

Once you are ready to proceed, **you must agree to the Terms and Conditions of the application**. To view the Terms and Conditions, click on "Terms and Conditions" to open the document in a new window.

SECTION 3: BUILDING DETAILS

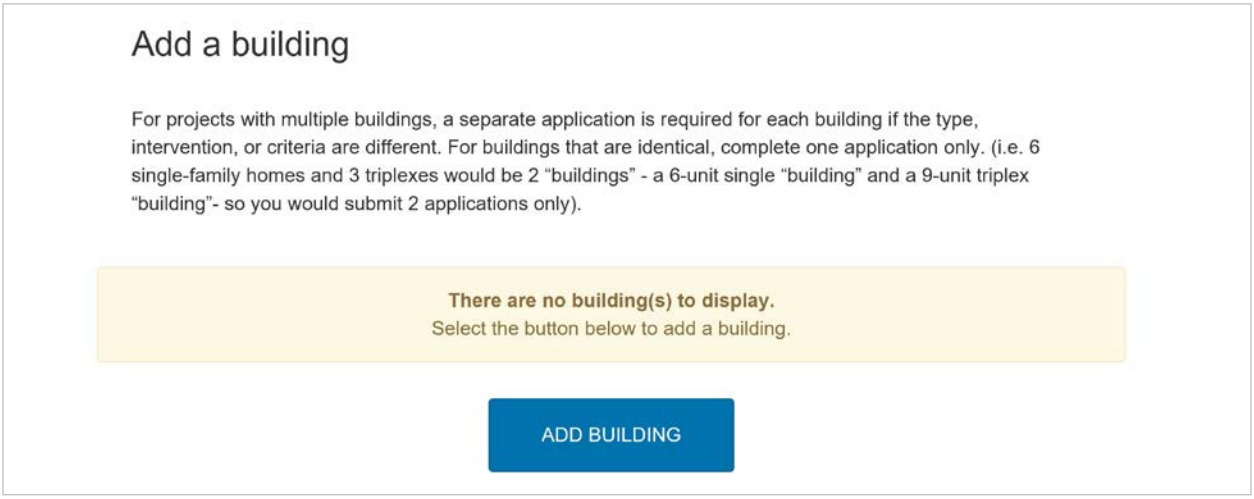


GENERAL DETAILS

Question:	Display Field Required Information:
Project Name	Provide the name of your project. If your project does not have a unique name, you may enter the project address (e.g. "100 Main Street" or "100 51st Street").
CMHC Client Solutions Specialist	Enter the name of your Client Solutions Specialist (if applicable).
Project description	Please provide a description of your project and explain why your project, as originally submitted, is no longer able to be delivered (if applicable).
Intermediary	If you are a government applicant, please provide the name of the intermediary who is operating the project (if applicable).
Expected Project Start Date	Select a date from the calendar function that corresponds to the date on which you first incurred/will first incur Hard Costs.* *The intent is to measure the alignment of the construction start date with the Development Construction Schedule.
Expected Project Completion Date	Select a date from the calendar function that corresponds to the date where the building will obtain its occupancy permit.

ADD BUILDING

In this section of the application, you will provide information on your building such as name, expected start date and completion date, type, purpose, number of units and beds, location, residential and non-residential space, etc. For some of these questions, a drop-down menu will appear.



To begin, click "Add Building". For projects with multiple buildings, a separate application is required for each building if the type, intervention, or criteria are different.

For buildings that are identical, complete one application only.

For example: 6 single-family homes and 3 triplexes would be considered 2 "buildings" and require two separate applications.

Application 1 would include a 6-unit single-family home "building".

Application 2 would include a 9-unit triplex "building".

To add a additionnal building/application, return to the main page after filling out the entire application by selecting 'My Applications' under the 'Assisted Housing' header.

Click on "Add Building" on the right side of your Rapid Housing Initiative 2 application. A window will appear. By selecting "Continue", you certify that you are authorized to create an application for and on behalf of the Applicant, and you confirm that the Applicant has voluntarily consented to the Terms and Conditions.

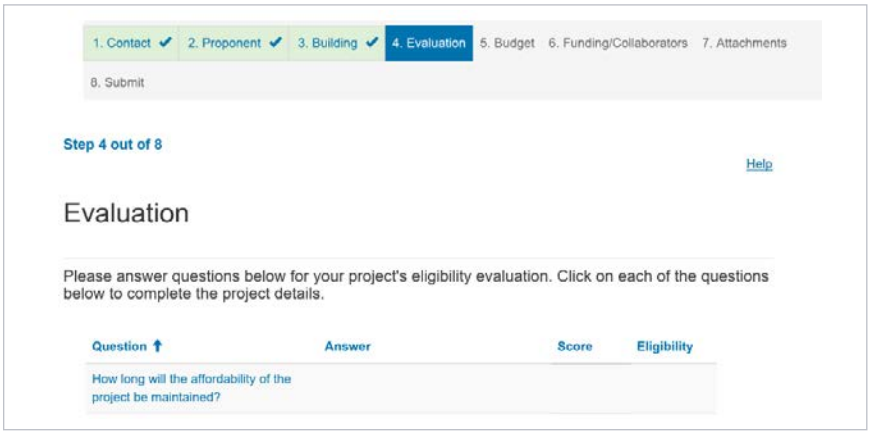
To make edits or deletions of an existing building, select the drop-down arrow at the right side of the building field and choose edit or delete.

To edit, you will be returned to the building information where you can make changes and save.

To delete, you will be prompted to confirm deleting the record; select "delete" to remove the record from the application or select "cancel" to return to your building list.

To assist you in completing the application, particularly if you have multiple buildings, consider using the Application Worksheet prior to adding information in the Portal.

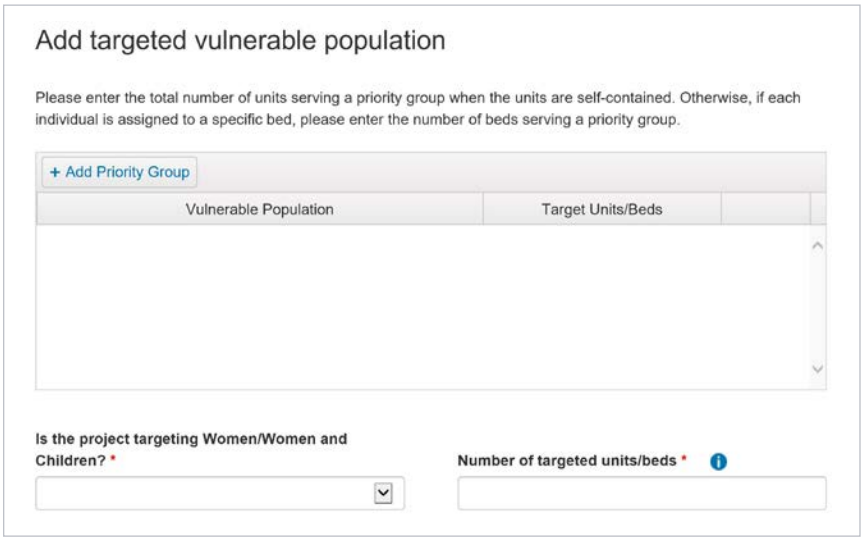
SECTION 4: EVALUATION (SEE APPENDIX A BELOW FOR MORE DETAILS)

Additional Information	This section contains multiple questions to determine the eligibility of your building. The questions are related to land, energy efficiency, accessibility, affordability, operating subsidies, cost sharing, units, etc. To complete this section, you must click on a question on the Application Portal. You will see a pop-up window, in which you must select your answer. Click on *save and go to next question*. 
Add targeted population	Click on 'Add Priority Group', select the one your project will target for tenancy, and enter the total number of units (if units are self-contained) or enter the number of beds (if beds are assigned to individuals). Add multiple priority groups if your project targets more than one group. The total number of units targeting priority groups entered must be equal to the total number of units in the building.

Women and/or women and their children

If your project also targets women and/or women and their children, you will need to indicate this and enter the number of targeted units/beds. Units targeted to women and /or women and their children are not mutually exclusive to units in the Priority Group table.

Example: For a 10-unit building targeting Indigenous women and /or women and their children, you must (1) add a priority group in the table with 10 units targetting to Indigenous people, (2) indicate in the question below that the project targets women and/or their children, and (3) enter 10 as the number of targeted units to women and/or women and their children.



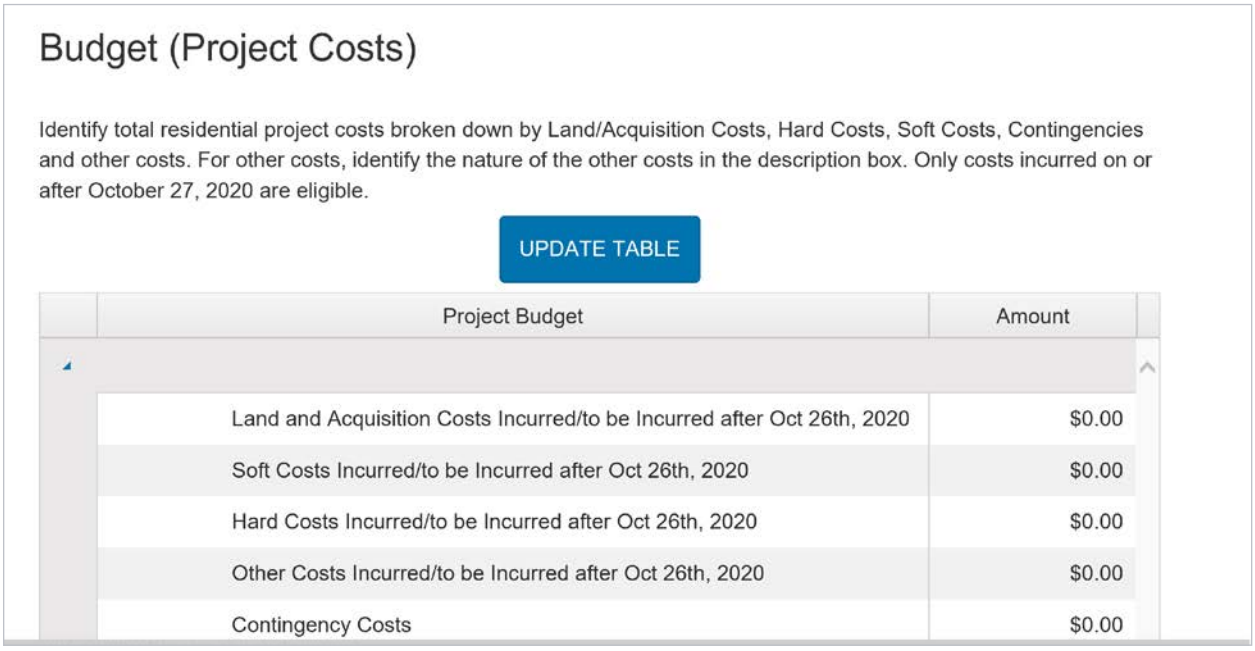
SECTION 5: BUDGET (PROJECT COSTS)

In this section you will add information about the total residential building costs broken down by eligible and non-eligible land/ acquisition costs, hard and soft costs, contingencies and other costs. For other costs, identify the nature of the other costs in the description box.

Where costs have been incurred prior to October 27, 2020, and the applicant is including this as in-kind contributions/equity, please identify and clearly detail the source of all capital contributions and ensure each source is eligible.

This section should include confirmation of all funding sources, including grants, in-kind, forgivable loans and waiver of development charges and fees.

To assist in completing the application, particularly if you have multiple buildings, consider using the Application Worksheet.



Budget (Project Costs)

Identify total residential project costs broken down by Land/Acquisition Costs, Hard Costs, Soft Costs, Contingencies and other costs. For other costs, identify the nature of the other costs in the description box. Only costs incurred on or after October 27, 2020 are eligible.

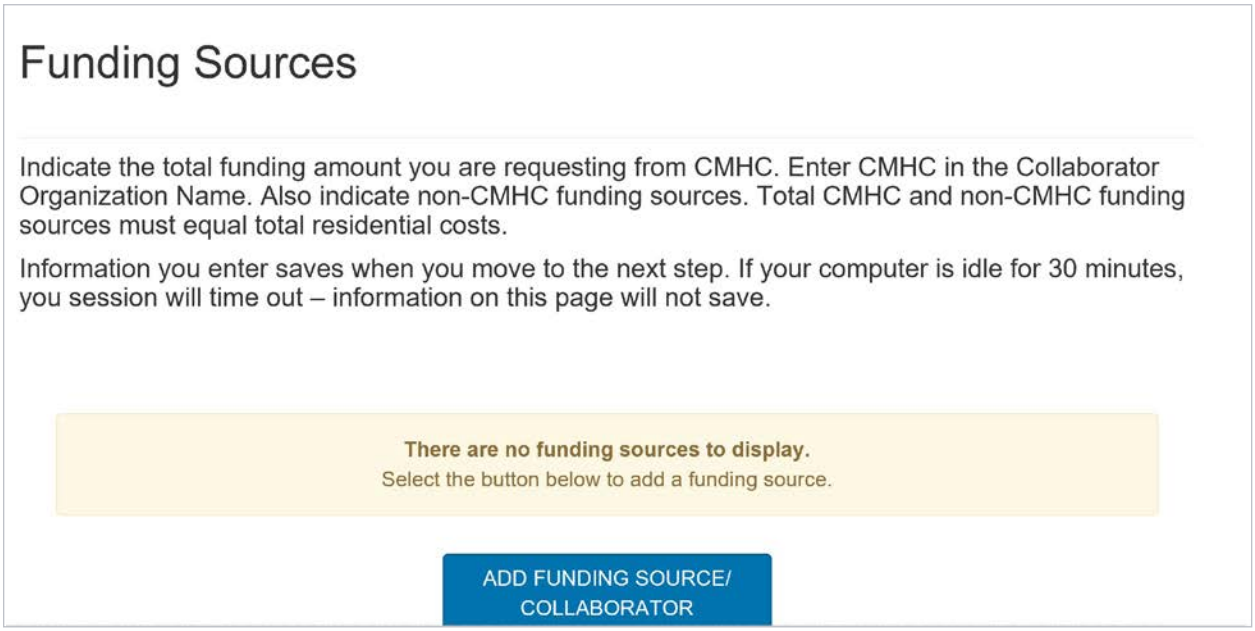
UPDATE TABLE

Project Budget	Amount
Land and Acquisition Costs Incurred/to be Incurred after Oct 26th, 2020	$0.00
Soft Costs Incurred/to be Incurred after Oct 26th, 2020	$0.00
Hard Costs Incurred/to be Incurred after Oct 26th, 2020	$0.00
Other Costs Incurred/to be Incurred after Oct 26th, 2020	$0.00
Contingency Costs	$0.00

SECTION 6: FUNDING SOURCES AND COLLABORATORS

In this section, please **indicate each source of capital funding ("collaborator")**, how much cash equity or grants/contributions and/or waivers (e.g., development fees) this source is investing into the building costs in addition to the funding being sought from the RHI. The total amount of all funding sources should equal the amount you have indicated in the Budget (Project Costs) section.

Funding requested from CMHC:



Question:	Display Field Required Information:
Collaborator Organization Name	Enter CMHC.
Capital funding amount expected	Indicate the total funding amount you are requesting from CMHC for your project.
Collaborator Type	Select CMHC.

Click on ***Save and Add another Funding Source/Collaborator*** to add your information on **Other Funding Sources.**

Question:	Display Field Required Information:
Collaborator Organization Name	Enter the organization name.
Capital funding amount expected	Indicate the amount the source is providing to the project.
Collaborator Type	Select the appropriate type.
Funding Type	Select the appropriate capital funding type (do not select subsidy).

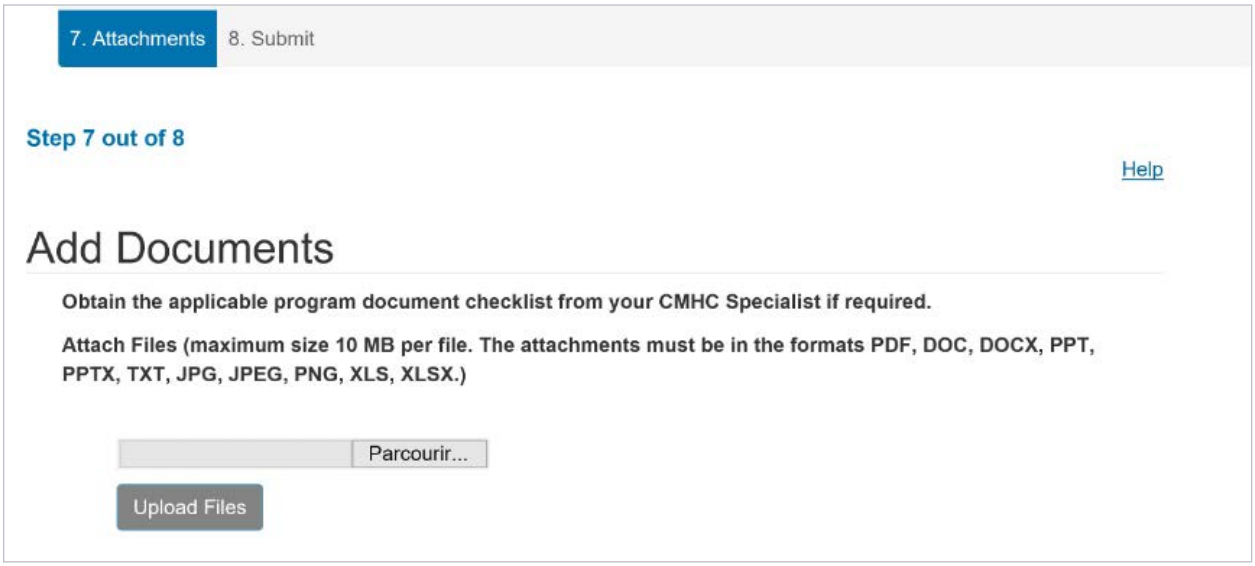
You have now completed the required Funding Sources information. Click on "Done with adding Funding Sources/Collaborators". You may now continue to the next step in the application process.

SECTION 7: ADD DOCUMENTS

To attach files to the application, click on "Browse" and select the files from your computer. Click "Upload Files" to attach the files to the application. Once successfully attached, your files will be listed under "My Documents" on the Attachments page.

The attachments must be in one of the following formats: PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLS, XLSX. You may attach as many files as you want to your application. Each file should be no more than 10MB.

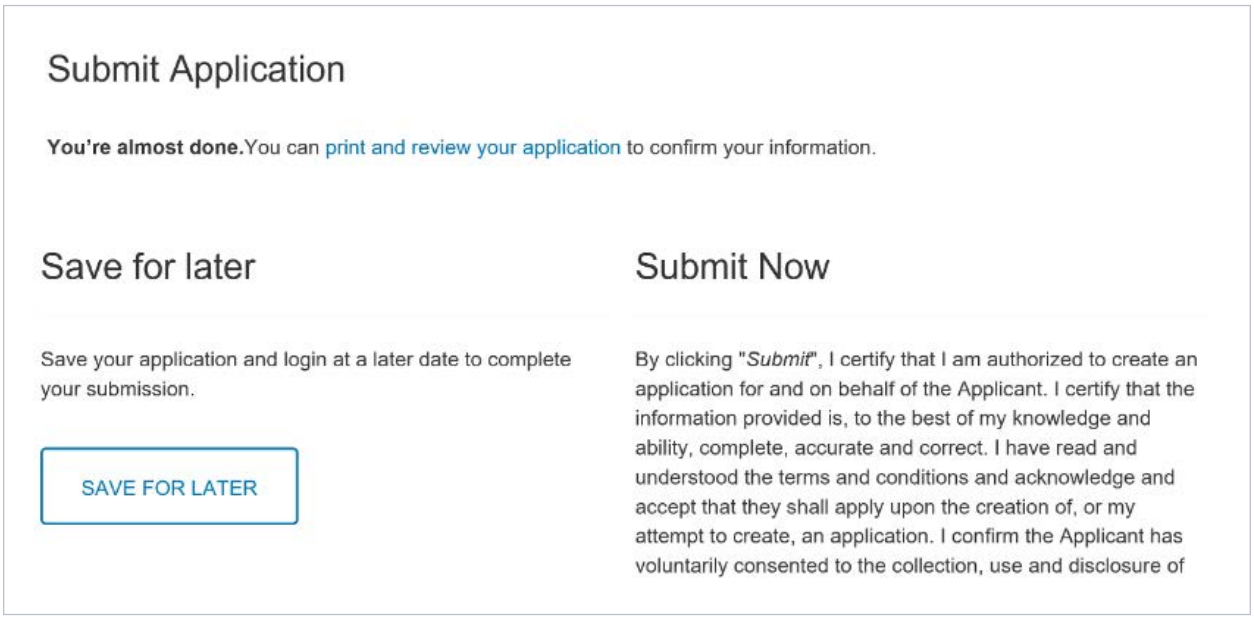
You may include any other documentation that provides details of your project and/or supports your application. It is the responsibility of the applicant to ensure that all information provided is complete and accurate.



SECTION 8: SUBMIT YOUR APPLICATION

For the Projects Stream, **you must speak with a CMHC Specialist prior to beginning and submitting your application** to make sure your project meets the eligibility criteria and is ready to be submitted. Also review the **RHI Documentation Requirements List**.

If you have completed your application and have attached all the required documents, you are ready to submit. You can also choose to review and print your application, or you can submit it later if you are not ready. When ready, click on "Submit my application" to send your application to CMHC.



APPENDIX A – RAPID HOUSING INITIATIVE PRIORITIZATION SCORING GRID/PROJECTS STREAM

Proponents submitting applications will be allocated scores based on the answers they provide to questions related to certain Prioritization Criteria. Included below is a breakdown of how scoring will be allocated.

Applications deemed ready will be prioritized based on the below criteria in addition to other considerations such as projects targeting women and/or women and their children and geographic representation.

In addition to the scores below, up to 20 points will be allocated based on the level of need in the market where the project is located. CMHC will determine this score using market data which measures the severity of housing need in each market. Housing need is determined based on the total population in severe housing need in Canada as a percentage of that population located per Census Metropolitan Area/Census Area.

- **Accessibility (5 points)**

  These points are available only for proponents developing units through new construction. To earn additional points, the project will be required to exceed the local accessibility requirements in their jurisdiction (by a percentage of additional accessible units).

  - It meets the relevant accessibility requirements of the jurisdiction but does not exceed them (0 points)
  - By 5% (2 points)
  - By 10% (3 points)
  - By 15% (4 points)
  - By 20%+ (5 points)
  - N/A

- **Energy Efficiency (5 points)**

  These points are available only for proponents developing units through new construction. To earn additional points, the project will be required to exceed the energy efficiency standards as set out in the 2015 National Energy Code for Buildings (NECB) or local/regional standard whichever is higher.

  - It meets the relevant energy efficiency requirements but does not exceed them (0 points)
  - By 5% (2 points)
  - By 10% (3 points)
  - By 15% (4 points)
  - By 20%+ (5 points)
  - N/A

- **Duration of affordability (10 points)**
  - 20-29 years (0 points)
  - 30-39 years (5 points)
  - 40+ years (10 points)

- **Expediency (20 points) - how fast will the building:**
  - **A) Achieve 25% occupancy from the date of the contribution agreement***
    - within 12 months (3 points)
    - within 6 months (5 points)
    - within 3 months (10 points)
  - **Northern and Special Access****
    - within 18 months (3 points)
    - within 12 months (5 points)
    - within 9 months (10 points)

***Note:** Please use December 1st, 2021 as the date of the contribution agreement for scoring purposes. In the case of an acquisition or a conversion, it may be possible to temporarily housing people or populations who are vulnerable before the construction is completed. The RHI will allocate points on the basis that proponents are providing shelter to these individuals/ households who may not have other options, particularly given the arrival of colder weather and the potential of a new wave of COVID-19 in certain parts of the country.

  - **B) Achieve completion from the date of the contribution agreement* (10 points)**
    - 12 months (3 points)
    - within 9 months (5 points)
    - within 6 months (10 points)
  - **Northern and Special Access****
    - within 18 months (3 points)
    - within 12 months (5 points)
    - within 9 months (10 points)

***Note:** Please use December 1st, 2021, as the date of the contribution agreement for scoring purposes. Project completion is achieved when the construction /conversion/rehabilitation is substantially completed, and occupancy permits have been issue.

****Special access:** A community that lacks transportation links that are typical in more populated areas, that has no year- round road access or which can only be accessed by water or air transportation. These can include one or more of the following: winter-road, barge, marine, fly-ins, and/or rail access.

- **Confirmation of percentage of units targeting black Canadians, women and/or women and children and Indigenous people* (10 points)**
  - Less than 25% (0 points)
  - 25 to 49% (5 points)
  - 50%+ (10 points)

  RHI has an outcome of 25% of the investment for women and/or women and their children. See the example below.

*__Example:__ A 20 unit project targeting Indigenous people and 10 of the units are for women and/or women and their children. Please enter 20 units for priority group as Indigenous people and also enter the 10 units for women and/or women and their children.

- **Duration of confirmed operating subsidy* (25 points)**

  This criteria is to verify that the operating subsidy has been confirmed and how the project will remain viable. Municipalities, Provinces or Territories or Indigenous governing body proponents should select 20+ years. Non-Profit organizations should select the confirmed duration of operating subsidy or select the alternative option where they can demonstrate capacity to support units without a government subsidy. CMHC will require three years of financial statements and a proforma.

  - Subsidy not confirmed (0 points)
  - Subsidy confirmed up to 5 years (5 points)
  - Subsidy confirmed 6 to 10 years (10 points)
  - Non-profits that demonstrate capacity to support units without government subsidy (15 points)
  - Subsidy confirmed 11 to 19 years (15 points)
  - Subsidy confirmed 20+ years (25 points)

*__Note:__ Please see Documentation Requirements List. Satisfactory supporting documents must be provided.

- **Land status: (10 points)**
  - Land is not secured (0 point)
  - Land is secured by an agreement of purchase and sale with a closing date that does not interfere with the ability to delivered units within 12 months or 18 months for Northern and Special access communities. (5 points)
  - Land is secured through a land lease (minimum 20 years) (10 points)
  - Land is secured (10 points)
- **Cost sharing ((equity/grants/waivers) divided by total residential costs)* (20 points)**
  - 0 to 4.99% (0 point)
  - 5.00% to 9.99% (3 points)
  - 10.00% to19.99% (5 points)
  - 20.00% to 29.99%(10 points)
  - 30.00% to 39.99%(15 points)
  - 40+% (20 points)

*__Note:__ Mortgage financing or other lending facilities will not be included in an applicant's cost-sharing calculation. Due to the expedient nature of the RHI, proponents will not earn additional points if they intend to seek out construction financing from a lender. The timelines involved in obtaining loan approvals, negotiating and executing agreements and registering security would materially hinder a proponent's ability to deliver new housing units within a 12-month timeframe.

Total: 125 points

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