NATIONAL HOUSING STRATEGY

RHI ROUND 3
APPLICANT GUIDE







Rapid Housing Initiative

Canada

CMHC SCHL

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Use of Information & Disclaimer: Information contained in this *Applicant Guide* is proprietary information to CMHC. It is 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.

ABOUT THE RAPID HOUSING INITIATIVE (RHI)

The Rapid Housing Initiative (RHI) provides funding to facilitate the rapid construction of new permanent affordable housing units for people and populations who are vulnerable and targeted under the National Housing Strategy (NHS). The RHI takes a human rights-based approach to housing, with a focus on those in severe housing need and those experiencing or at risk of homelessness.

BEFORE APPLYING

All applicants should review the following documents before preparing an application. These are available at **cmhc.ca/RapidHousing**:

- **Product Highlight Sheet**
- **Documentation Requirements** (Projects Stream only)
- **Applicant Guide**

Please ensure you have an assigned **CMHC Housing Solutions Specialist** to support you during the application process.

THE APPLICATION PROCESS

This guide will help you complete your online application for the Rapid Housing Initiative. It provides an overview of the information that you are required to submit through the CMHC Portal during the application window.

For applicants with limited access to broadband internet and/or other barriers, an application form can be provided for submission by mail. All mailed-in submissions must be received by CMHC in due form a minimum of five (5) business days before the application window closes. Please work with your CMHC Housing Solutions Specialist to ensure your application is complete prior to mailing.

Please note the following when using the CMHC Portal:

- Using the Google Chrome browser may result in an optimal experience.
- 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 section of the application.
- When moving forward through each section of the application, information will automatically save between pages. However, pages that are missing required fields will not save until all the required fields have been completed.
- Use the Previous/Next links at the bottom of each page to navigate through the different sections of the application.
- You are required to submit separate applications for each different building type, you can find more information in **Step 3 — Building**.
- If your computer is idle for 30 minutes, your session will timeout and the information on the page will not be saved.
- You are responsible for submitting complete and accurate information by the close of the application window or the application will be withdrawn from consideration.

STEP 1 — CONTACT

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 click, "send notification code". An automated email will be sent to your email address with the code. Enter this code in the field for the verification and click "Verify Code".

Your contact, profile, and application information are saved in a secure database. CMHC is committed to protecting the private information of applicants.

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 for yourself and your organization.

> **PLEASE NOTE:** To protect your privacy and that of the organization, and to ensure you will receive communications from CMHC, new organization profiles will be placed on hold until CMHC can validate essential information and make any necessary changes. Once the new profile has been approved you can continue the application process.

Returning to the CMHC Portal?

Once you log into your account, you will be presented with the "My Applications" page where you may be able to view/access any in-progress or previously submitted applications.

Selecting a previous application from the "My Applications" list will provide you with a useful summary of previously entered fields (which you can print for your own use), but you will not be able to make edits here.

To continue/edit your new RHI 3 application that is currently in draft status, click "Applications Assigned to Me" and then select the draft you wish to manage by its "Program" link.

Start a New Application

Select the "New Application" button on the "My Applications" page.

Review the "My Organization" section for accuracy and select Next.

Review your contact information for accuracy and select Next. The person listed in this section is the primary contact for the RHI 3 application.

STEP 2 — PROPONENT (APPLICANT)

Question:	Display Field Required Information:
Program you are applying for	Select Rapid Housing Initiative 3.
Project Name	Provide the name of your project. If your project does not have a unique name, you can enter your "Organization Name — Project Location/Address".

Assign the Application

You can choose to assign the application to someone else to complete on your behalf.

You will be prompted to enter their email address and they will receive an automated email informing them the application has been assigned. You will be able to remove the assigned person and take back control of the application at any time to edit and/or submit.

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 the "Terms and Conditions" link to open the document in a new window.

STEP 3 — BUILDING

Question:	Display Field Required Information:
Project Name	This field will automatically populate with the Project Name you had entered in the previous section.
Legal Entity Type	Select the legal entity type of your organization from the drop-down. For RHI, your choices are: Indigenous Governing Body, Other Level of Government, Indigenous Non-Profit, or Non-Profit.
CMHC Housing Solutions Specialist	Use the drop-down menu to select the name of your assigned CMHC Housing Solutions Specialist from the alphabetical list. **You must speak with a CMHC Housing Solutions Specialist prior to preparing and submitting your RHI application**. They will assist you in making sure your project meets the eligibility criteria, is ready to be submitted, and will be your CMHC contact for this initiative. For remote and special access communities that identify construction challenges, please discuss with your CMHC Housing Solutions Specialist before preparing an application.
Intermediary	If you are a government applicant, please provide the name of the intermediary who will be operating the project (as applicable).
Project Description	Please provide a summary description of the proposed project. Responses in this field are limited to 2000 characters or less.

Select the "Add Building" button.

Add Building

In this section you will be prompted to provide the details of your building including:

- building name
- location
- expected start and completion dates
- expected 25% occupancy date
- building type
- type of intervention
- purpose
- land tenure
- name of contractor/ modular manufacturer/ developer
- total area
- total residential space
- number of units/beds
- etc.

If units will be self-contained, please enter the total number of units. A self-contained unit provides living, sleeping, eating, food preparation and bathroom facilities. If individual beds will be assigned to tenants, please enter the total number of beds.

Select the "Done with adding building" button.

To edit or delete an existing building, select the drop-down arrow at the right side of the building field and choose to 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 the deletion of the record. Select "delete" to remove the record from the application or select "cancel" to return to your building list.

A separate application will be required for each building if the building type, location/ community, type of intervention, or evaluation criteria are different. For buildings that are identical, only one application is required.

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", which could include a combination of 2- and 3-bedroom units.
- Application 2 would include a 9-unit triplex "building".
- Once you have fully completed Application 1, start Application 2 by selecting the "Assisted Housing" menu at the top of your page and choose "Applications" from the drop-down menu. Then select "My Applications" and "Start New Application".

Please note that each application requires applicable supporting documentation — Refer to **Documentation Requirements**.

Please discuss with your CMHC Housing Solutions Specialist for more information.

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

Your CMHC Housing Solutions Specialist can provide you with a copy once the application window opens.

Please note that this is not a required document and will not be accepted as a replacement for missing or incomplete information in the Portal.

STEP 4 — EVALUATION

In this section you will be prompted to complete a series of mandatory evaluation questions which will determine RHI eligibility and your self-assessed prioritization score. Please see Appendix — Prioritization Scoring Grid for details on how scoring is allocated.

Question:	Display Field Required Information:
Evaluation	This series of questions are related to affordability, expediency, occupancy, location, land, cost sharing, priority populations, stream, energy efficiency and accessibility for your proposed project. Select a question to open a pop-up window, select your answer from the drop-down menu, and then save each response.
Add targeted vulnerable population	Select "Add Priority Group" All units/beds must be targeted to a vulnerable population group under the National Housing Strategy. From the drop-down menu, select the population that your project is targeting for tenancy (from the list below, as applicable). Add multiple priority groups if your project will be serving more than one population. The RHI eligible population groups available in the Portal are: • Black Canadians • Homeless people or those at risk of homelessness • Indigenous Peoples • LGBTQ2+ • Newcomers (especially refugees) • People with developmental disabilities • People with mental health or addiction issues • People with physical disabilities • Racialized Groups • Seniors • Veterans • Women and children fleeing violence • Young adults If your project will be targeting women and/or women and their children, this information will be captured in the next question. If units are self-contained, enter the number of units. If beds are assigned to individuals, enter the number of beds. The total number of units/beds entered here must equal the total number of self-contained units/individually assigned beds entered in **Step 3 - Building**.

Question:	Display Field Required Information:
Women and/or women and their children	Are any of the units you are targeting above also going to target Women/Women and Children? Select your response from the drop-down menu and enter the number of units/beds dedicated to this population group.

STEP 5 — BUDGET (PROJECT COSTS)

In this section you are required to input the total project costs. These costs are broken down by land and acquisition costs, hard costs, soft costs, other costs, and contingencies – and must be input based on the date they were incurred.

> Please click on the "Update Table" button once all costs have been entered into the table, and any time you make an adjustment to those amounts. This will ensure that the totals are updated before proceeding to the next step.

For other costs, please include a description in the field below the table.

If your project includes non-residential costs, enter the amount in the applicable field. CMHC will not fund non-residential costs.

STEP 6 — FUNDING / COLLABORATORS

In this section you will identify each source of funding and/or collaborator, and how much cash equity, grants/contributions, and/or waivers, that each source is investing.

This is also where you will input the total of RHI funding being requested.

Please note that repayable loans are not eligible sources of funding or contribution under RHI.

- RHI will only fund eligible project costs incurred on or after December 1, 2022.
- Eligible costs incurred and paid on or after April 1, 2020, and before December 1, 2022, can be considered for cost sharing.
- Eligible costs incurred on or after December 1, 2022, can be funded, or cost shared, but not both.
- Project costs incurred prior to April 1, 2020, are not eligible for cost sharing, nor can they be funded.

Click the "Add Funding Source/Collaborator" button.

Enter funding requested from CMHC

Question:	Display Field Required Information:
Collaborator Organization Name	Enter CMHC.
Collaborator Type	Select CMHC from the drop-down menu.
Funding Purpose	Select Capital from the drop-down menu.
Funding Type	Select Contribution from the drop-down menu.
Capital Funding Amount Expected	Input the total RHI funding amount you are requesting from CMHC for your project.

Click on "Save and Add another Funding Source/Collaborator" to add additional sources, as applicable.

Enter funding from other sources/collaborators

Question:	Display Field Required Information:
Collaborator Organization Name	Enter the organization name.
Collaborator Type	Select the collaborator type from the drop-down menu.
Funding Purpose	Select the funding purpose from the drop-down menu.
Funding Type	Select the funding type from the drop-down menu.
Capital Funding Amount Expected	Input the amount the source is providing to the project.

Ensure that each funding source input is eligible and that there are no funding gaps.

- Requested RHI funding must be equal to, or less than, the costs incurred on or after December 1, 2022.
- Total eligible RHI costs (incurred and paid between April 1, 2020 and November 30, 2022, and on or after December 1, 2022) must be equal to the total confirmed funding sources.
- Do not input any funding sources related to project costs incurred prior to April 1, 2020.

Enter confirmed operational funding/subsidies (as applicable)

In this section you will identify the duration of subsidies that have been confirmed by another level of government.

Question:	Display Field Required Information:
Collaborator Organization Name	Enter the source of funding for operating and/or wrap-around services.
Collaborator Type	Select the collaborator type from the drop-down menu.
Funding Purpose	Select "Ongoing Operations" from the drop-down menu.
Funding Type	Select the funding type from the drop-down menu.
Expected Annual Funding Amount	Enter expected annual funding amount.
Years of Funding	Enter number of years of confirmed funding.

Once you have entered all the funding/collaborators, click on "Done with adding Funding Sources/Collaborators".

STEP 7 — ATTACHMENTS

In this section you will add all mandatory documents to support your application. For Projects Stream Applications, please refer to the **Documentation Requirements** which is available at **cmhc.ca/RapidHousing**.

Attachments must be in one of the following formats:

- PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, PNG, XLSX, XSX.

The CMHC Portal cannot accept documents in a ZIP file format.

You may attach as many files as required. Each file should be no more than 10MB.

> Please ensure that the file name will identify the content of the document.

To attach files to your application, click on "Choose Files" and select the attachment from your computer.

Click "Upload Files" to attach them to the application.

Once successful, your files will be listed under "My Documents" on the Attachments page.

STEP 8 — SUBMIT YOUR APPLICATION

In this section, you can choose to “print and review your application”, or “save for later” in draft status if you are not ready to submit.

Once you have completed the application, reviewed it for accuracy, and attached all the necessary documents, you are ready to submit.

Select “Submit Now” to send the application to CMHC.

It is the responsibility of the applicant to ensure that all information provided is complete and accurate.

Incomplete applications and those received after the application window closes (11:59 Eastern Time) will not be accepted.

All mailed-in submissions must be received by CMHC in due form a minimum of five (5) business days before the application window closes.

APPENDIX – RHI 3 PRIORITIZATION SCORING GRID

Projects Stream applications will be allocated a score based on the answers to questions related to certain Prioritization Criteria. A breakdown of how scoring will be allocated is included below.

Applications will be assessed and prioritized for RHI funding based on the scoring criteria, in addition to other considerations such as projects targeting women and/or women and their children and geographic representation.

Additionally, compliance with previous CMHC funding agreements may impact RHI eligibility and/or total confirmed prioritization score. Please see **Scoring Impacts** below for further details.

> To meet minimum RHI eligibility and scoring criteria, satisfactory documentation must be provided at the time of application.
>
> Please refer to the **Documentation Requirements** available at **cmhc.ca/RapidHousing**.

Need

For this category, up to 25 points of incremental scoring will be allocated by CMHC during the assessment period.

Duration of confirmed operating subsidy

What is the duration of confirmed subsidy for the project?

Projects are prioritized for confirmed subsidies that maintain viability for longer periods.

Applicants submitting as a level of government are expected to cover operating and support/ wrap-around services for a minimum of 20 years or the duration of the affordability commitment, whichever is greater.

- Subsidy confirmed 20+ years .....(25 points)

For applicants submitting as non-profit organizations:

Select the duration of subsidies that have been confirmed by another level of government.

- Subsidy not confirmed .....(0 points)
- Subsidy confirmed up to 5 years .....(5 points)
- Subsidy confirmed 6 to 10 years .....(10 points)
- Subsidy confirmed 11 to 19 years .....(15 points)
- Subsidy confirmed 20+ years .....(25 points)

Where applicants have provided confirmation of operating subsidies from another level of government, but subsidies for applicable supports and wrap-around services have not been confirmed, the applicant must be able to demonstrate the capacity to support units without a government subsidy (self-subsidize).

Where subsidies are not available from another level of government, a non-profit must be able to demonstrate the capacity to support units without a government subsidy (self-subsidize).

- Non-profits that can demonstrate the capacity to support units without government subsidy .....(15 points)

Cost Sharing

What percentage of cost sharing will you and/or collaborators provide?

To maximize the outcomes of RHI, projects will be prioritized based on contributions towards cost sharing. Please note that repayable loans are not eligible sources of funding or contribution under RHI.

The total amount of non-RHI funding sources divided into total eligible residential project costs x 100 = cost sharing percentage.

> For example, (non-RHI funding sources $400K / total eligible residential project costs $1.2M) X 100 = 33.33% cost sharing.

- 0 to 4.99% .....(0 point)
- 5% to 9.99% .....(3 points)
- 10% to 14.99% .....(6 points)
- 15% to 19.99% .....(9 points)
- 20% to 24.99% .....(12 points)
- 25% to 29.99% .....(15 points)
- 30% to 34.99% .....(20 points)
- 35% to 39.99% .....(25 points)
- 40+% .....(30 points)

Expediency — 25% Occupancy

How quickly from the effective date of the contribution agreement do you expect to achieve 25% occupancy?

Incremental scoring available for rapid occupancy of minimum 25% of total units. Time frame should coincide with the RHI Construction and Development Schedule.

Please use July 1, 2023, as the expected effective date of the contribution agreement for scoring purposes.

- within 18 months .....(0 points)
- within 15 months .....(3 points)
- within 9 months .....(5 points)
- within 6 months .....(10 points)

Housing in the North, remote, and special access communities

- within 24 months .....(0 points)
- within 18 months.....(3 points)
- within 15 months .....(5 points)
- within 9 months .....(10 points)

Expediency — Project Completion

How quickly from the effective date of the contribution agreement do you expect to complete your project?

Incremental scoring available for rapid completion of all units. Time frame should coincide with the RHI Construction and Development schedule.

Please use July 1, 2023, as the expected effective date of the contribution agreement for scoring purposes.

- within 18 months .....(3 points)
- within 12 months .....(5 points)
- within 9 months .....(10 points)

Housing in the North, remote, and special access communities

- within 24 months .....(3 points)
- within 18 months .....(5 points)
- within 12 months .....(10 points)

Land Status

What is the current status of the land?

This category recognizes readiness to deliver units rapidly.

- Land is not secured .....(0 points)
- Land is secured by an agreement of purchase and sale that has not reached its closing date .....(5 points)
- Land is secured through a land lease from another level of government, minimum 20 years .....(10 points)
- Land is secured .....(10 points)

Duration of affordability

How long will the affordability of the project be maintained?

This category incentivizes longer periods of affordability.

- 20–29 years .....(0 points)
- 30–39 years .....(5 points)
- 40 plus years .....(10 points)

Priority People and Populations

What percentage of units will be targeting women and/or women and their children, Indigenous Peoples and/or Black Canadians?

CMHC will prioritize projects that support our stated objectives with respect to targeting people and populations that are vulnerable, including units that are targeted to women and/or women and their children, Indigenous Peoples, and Black Canadians.

- 0 to 24.99% .....(0 points)
- 25% to 49.99% .....(5 points)
- 50% to 100% .....(10 points)

Energy Efficiency

Will your project exceed the energy efficiency standards in the 2017 National Energy Code for Buildings (NECB) for Part 3 buildings or 2015 National Building Code (NBC) for Part 9 buildings?

Applies to new construction only. Incremental scoring is applied to projects exceeding the applicable energy efficiency standards.

- Does not exceed, but meets applicable local/regional standards .....(0 points)
- Exceeds by 5% .....(2 points)
- Exceeds by 10%.....(3 points)
- Exceeds by 15% .....(4 points)
- Exceeds by 20%+ .....(5 points)

Accessibility

Will your project exceed the local/regional accessibility requirements in its jurisdiction?

Applies to new construction only. Incremental scoring is applied to projects that exceed the applicable accessibility requirements (by a percentage of additional accessible units).

> For example, local accessibility requirements are 1 of 10 units to be accessible. Proposed project is 3 of 10 units. Which means 2 additional units are being made accessible than required by local jurisdiction. 1 of 10 is 10%, 3 of 10 is 30%, therefore this proposed project exceeds accessibility requirements by 20%.

- Does not exceed, but meets applicable local/regional requirements .....(0 points)
- Exceeds by 5% .....(2 points)
- Exceeds by 10% .....(3 points)
- Exceeds by 15% .....(4 points)
- Exceeds by 20%+ .....(5 points)

Prior RHI funding

Have you benefited from previous RHI funding as a recipient or a beneficiary?

This prioritization category provides additional scoring to applicants that have not previously benefited* from RHI funding.

- (Yes) Have benefited from previous RHI funding.....(0 points)
- (No) Have not benefited from previous RHI funding .....(5 points)

*This includes levels of government, intermediaries selected by a level of government, or any other organizations that have benefitted from previous RHI funding through either stream.

Total 145 points (135 points for conversions/rehabilitations)

SCORING IMPACTS

Applicants that are in default with contractual agreements (including RHI 1, RHI 2) or any other CMHC financing or mortgage loan insurance, are not eligible for RHI 3 funding.

Compliance with previous RHI Cities Stream and Projects Stream funding agreements will impact applications submitted under the RHI 3 Projects Stream as follows:

Reporting — Quarterly Attestations

RHI 1 and RHI 2 recipients with two concurrent quarterly attestations that have not been sent to CMHC by the due date, must be remedied within two weeks of the last missed attestation due date or will be deemed in default and will not be eligible for RHI 3 funding.

Reduction in Committed RHI units

Where previous RHI 1 and RHI 2 recipients have reduced the number of units committed in their contribution agreement(s) in the Projects Stream and the Cities Stream (allocated units), the RHI 3 total prioritization score will be reduced by the percentage of reduced units. For example, a 10% reduction of units would equal a 10% reduction in the total prioritization score.

Project Completion

RHI 1 and RHI 2 recipients that exceeded 18 months (24 months for the North, remote or special access communities) to achieve project completion will not earn scoring for Expediency (occupancy and completion) in RHI 3. Where previous RHI 1 and RHI 2 funding consists of a portfolio, no score will be received where more than 25% of the units exceed 18 months (24 months for the North, remote or special access communities) to achieve project completion.

Please contact your CMHC Housing Solutions Specialist if you have any questions.

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