

Introduction to Federal Funding Resources for Community Housing:

Program Name	Short Description of Program	Who Can Apply	Funding Management	Important Dates	Level of Funds Available
Federal Community Housing Initiative (FCHI): Phase 2	Phase 2 of this initiative has \$580.2 million in funding available through two streams: 1) Rental Assistance, 2) Transitional Funding. Phase 2 is meant to support community housing initiatives that are federally administered and that are approaching the end of their operating agreements.	Non-Profit housing providers or housing co-operatives whose federal operating agreement with the CMHC has ended or will end on March 31, 2028	Funding from: Federal Level Funds available through: NHS Managed by: CMHC	Applications are accepted on an on-going basis	Stream 1 - Rental Assistance: n/a Stream 2 - Transitional Funding: There is no set maximum per housing provider Funding duration: 24 months (maximum)
Community-based Tenant Initiative	The Community-Based Tenant Initiative Fund supplies funding to projects that are centered on raising awareness of tenant issues, tenant inclusion, tenant engagement and tenant rights. Restrictions: Does NOT provide funding for construction or renovation activities.	Non-profit housing providers, Tenant-rights organizations, Non-profit organizations, Community-led organizations	Funding from: Federal Level Funds available through: NHS Managed by: CHTC	Applications are accepted on an on-going basis *Strongly encouraged to contact program manager before applying	Maximum award: \$150,000
Sectoral Impact Fund: Local Projects	This stream supports initiatives that bring more or better services to the community and which increase organizational capacity of the funding recipient(s).	Local community housing providers	Funding from: Federal Level Funds available through: NHS Managed by: CHTC	Applications are accepted on an on-going basis *Review process takes 3 months	Maximum award: \$150,000
Sectoral Impact Fund: Sectoral Impact Projects	This funding stream is aimed at transformative projects that bring more or better services to multiple communities across multiple areas. They should contribute to a sustainable solution and strengthen the community housing sector in its region, by housing type or for a specific demographic.	Sectoral service providers, Community housing providers, Those responding to a large identified gap in the community housing sector	Funding from: Federal Level Funds available through: NHS Managed by: CHTC	Applications are accepted on an on-going basis *Review process takes 3 months	No pre-set limit but funding limits must respect the Centre's own financial capacity

<p>National Housing Co-Investment Fund: New Construction</p>	<p>This stream develops new, high-performing affordable housing located close to necessary supports and amenities, from public transit and jobs to daycares, schools and healthcare. This stream offers a mix of forgivable and low-interest loans. In order to qualify, an organization must be partnered with a level of government and have some funding secured.</p>	<p>Community housing providers, Municipalities, provinces and territories, Indigenous governments, and organizations, Private sector</p>	<p>Funding from: Federal Level Funds available through: NHS Managed by: CMHC</p>	<p>Applications are accepted on an on-going basis *Strongly encouraged to contact a CMHC specialist before applying</p>	<p>\$5.19 billion available through low-cost repayable loans over 10 years \$2.26 billion available through forgivable loans over 10 years Will consider repayable loans first - forgivable loans may be available in certain circumstances Each repayable loan offers: 10-year term with a fixed interest rate (can be renewed for another 10 years with a reset interest rate)</p>
<p>National Housing Co-Investment Fund: Renovation</p>	<p>The Housing Repair and Renewal Stream is for the preservation and revitalization of the existing community and affordable housing. This stream offers a mix of forgivable and low-interest loans. In order to qualify, an organization must be partnered with a level of government and have some funding secured.</p>	<p>Community housing providers, Municipalities, provinces and territories, Indigenous governments, and organizations, Private sector</p>	<p>Funding from: Federal Level Funds available through: NHS Managed by: CMHC</p>	<p>Applications are accepted on an on-going basis *Strongly encouraged to contact a CMHC specialist before applying</p>	<p>\$5.19 billion available through low-cost repayable loans over 10 years \$2.26 billion available through forgivable loans over 10 years Will consider repayable loans first - forgivable loans may be available in certain circumstances. Each repayable loan offers: 10-year term with a fixed interest rate (can be renewed for another 10 years with a reset interest rate)</p>
<p>Affordable Housing Innovation Fund</p>	<p>The \$550.8 million dollar Affordable Innovation Housing Fund's goal is to promote new funding models and encourage innovative techniques in the construction of affordable housing.</p>	<p>Community housing providers, Municipalities, provinces and territories, Indigenous governments, and organizations, Private sector, Any other housing provider interested in developing and testing innovative approaches to rent-to-own housing</p>	<p>Funding from: Federal Level Funds available through: NHS Managed by: CMHC</p>	<p>Applications are accepted on an on-going basis Funding is available starting 2022 until all funds are committed *Strongly encouraged to contact a CMHC specialist before applying</p>	<p>This fund will provide \$550.8 million over 6 years or until all funds are committed</p>

<p>Federal Lands Initiative</p>	<p>This \$200-million fund supports the transfer of surplus federal lands to qualified groups for the use of affordable housing development.</p>	<p>Community housing organizations, Non-profit organizations or registered charities, Co-operative housing organizations, Municipal, provincial and territorial governments including their agencies, Indigenous governments and organizations, including Tribal Councils, For-profit organizations</p>	<p>Funding from: Federal Level Funds available through: NHS Managed by: CMHC Support from: Public Service and Procurement Canada, Employment and Social Development Canada, Canada Lands Company</p>	<p>Applications are accepted on an on-going basis *Strongly encouraged to contact a CMHC specialist before applying *Federal Lands initiative process take between 12-48 months</p>	<p>Funding available through this initiative is offered as a discount on properties “for sale” through their program. Housing providers apply to “purchase” property and the winning application is “sold” the property at no-cost or discounted price. The discount received depends on the project’s adherence to program requirements.</p>
<p>Rental Construction Financing Initiative</p>	<p>This initiative encourages the construction of sustainable rental apartment projects across Canada by providing low-cost loans to eligible borrowers.</p>	<p>Non-profit developers, Municipalities, For-profit developers</p>	<p>Funding from: Federal Level Funds available through: NHS Managed by: CMHC</p>	<p>Applications are accepted on an on-going basis *Strongly encouraged to contact a CMHC specialist before applying</p>	<p>Minimum loan offered: \$1,000,000 *Consult page for loan terms</p>
<p>CMHC Seed Funding: New Construction</p>	<p>The Seed Fund New Construction Stream covers the costs of pre-development activities related to the construction of new affordable housing supply.</p>	<p>Community housing providers, Municipalities, provinces and territories, Indigenous governments, and organizations, Private sector</p>	<p>Funding from: Federal Level Funding available through: CMHC Managed by: CMHC</p>	<p>Applications are accepted on an on-going basis</p>	<p>Maximum loan: \$350,000 Maximum contribution: \$150,000 Funding is available as interest-free loans and non-repayable contributions</p>
<p>Seed Funding: Preservation</p>	<p>The Seed Preservation Stream aims to help existing community housing providers remain viable and prepare for future funding opportunities.</p>	<p>Projects with an active federally administered operating agreement, Projects with expired federally administered operating agreements</p>	<p>Funding from: Federal Level Funds available through: CMHC Managed by: CMHC</p>	<p>Applications are accepted on an on-going basis Funding agreements are offered up to 18 months from the approval date to complete the approved activities</p>	<p>Maximum award: \$50,000</p>
<p>Sustainable Affordable Housing (SAH) Program: New-build capital projects</p>	<p>This fund provides grants and loans for the construction of new highly energy efficient affordable housing.</p>	<p>Canadian municipal governments, Municipally owned corporations,</p>	<p>Funding from: Federal Level Funding available through: GMF</p>	<p>Applications are accepted year-round on an ongoing basis until annual funds are exhausted, at which time new applications are deferred to</p>	<p>Maximum award: \$10 million Financing (a combination of a grant and loan) is available for up to 20% of total eligible project</p>

		Non-profit, mission-driven affordable housing providers, including co-operatives	<p>Managed by: FCM</p> <p>*Have agreement with MAMH to review applications before they are submitted to FCM</p>	<p>April 1 in the following fiscal year</p> <p>Projects are usually expected to be completed within 3 years of FCM approval</p>	<p>costs</p> <p>Northern providers are eligible for additional grant funding</p> <p>*Funding is stackable with CMHC's Co-Investment Fund and other initiatives of the National Housing Strategy, as well as programs available through the provinces or territories</p>
<p>Sustainable Affordable Housing (SAH) Program: Retrofit capital projects</p>	The program provides financing, through loans and grants to retrofit affordable housing units in order to integrate innovative energy efficiency measures.	<p>Canadian municipal governments,</p> <p>Municipally owned corporations,</p> <p>Non-profit, mission-driven affordable housing providers, including co-operatives</p>	<p>Funding from: Federal Level</p> <p>Funding available through: GMF</p> <p>Managed by: FCM</p>	<p>Applications are accepted year-round on an ongoing basis until annual funds are exhausted, at which time new applications are deferred to April 1 in the following fiscal year</p> <p>Projects are expected to be completed within 3 years of FCM approval</p>	<p>Maximum award: \$10 million</p> <p>Financing (a combination of a grant and loan) covers up to 80% of total eligible project costs</p> <p>Grant and loan proportions are based on anticipated energy reductions (ex: a 35% energy reduction would result in a 35% grant)</p> <p>Northern providers are eligible for additional grant funding</p> <p>*Funding is stackable with CMHC's Co-Investment Fund and other initiatives of the National Housing Strategy, as well as programs available through the provinces or territories</p>
<p>Sustainable Affordable Housing (SAH) Program: Pilot projects</p>	This fund finances the construction of pilot projects which support the implementation of energy efficient measures for both existing affordable and community housing units and new construction on a small-scale.	<p>Canadian municipal governments,</p> <p>Municipally owned corporations,</p> <p>Non-profit, mission-driven affordable housing providers, including co-operatives</p>	<p>Funding from: Federal Level</p> <p>Funding available through: GMF</p> <p>Managed by: FCM</p>	<p>Applications are accepted year-round on an ongoing basis until annual funds are exhausted, at which time new applications are deferred to April 1 in the following fiscal year</p> <p>Projects are expected to be completed within 3 years of FCM approval</p>	<p>Maximum award: \$500,000</p> <p>Covers up to 80% of your eligible costs</p> <p>*Funding is stackable with CMHC's Co-Investment Fund and other initiatives of the National Housing Strategy, as well as programs available through the provinces or territories</p>
<p>Sustainable Affordable Housing (SAH) Program:</p>	This program funds studies to support the integration of leading-edge deep energy	<p>Canadian municipal governments,</p>	<p>Funding from: Federal Level</p> <p>Funding available through:</p>	<p>Applications are accepted year-round on an ongoing basis until annual funds are</p>	<p>Maximum award: \$175,000</p> <p>Covers up to 50% of your</p>

<p>Studies</p>	<p>efficiency measures and onsite renewable energy generation in existing affordable housing retrofit and new build projects.</p>	<p>Municipally owned corporations, Non-profit, mission-driven affordable housing providers, including cooperatives</p>	<p>GMF Managed by: FCM</p>	<p>exhausted, at which time new applications are deferred to April 1 in the following fiscal year Projects are expected to be complete within 2 years of FCM approval</p>	<p>eligible costs *Funding is stackable with CMHC's Co-Investment Fund and other initiatives of the National Housing Strategy, as well as programs available through the provinces or territories</p>
<p>Sustainable Affordable Housing (SAH) Program: Planning</p>	<p>This program provides support to assist eligible housing providers to get started on achieving more sustainable affordable housing initiatives.</p>	<p>Canadian municipal governments, Municipally owned corporations, Non-profit, mission-driven affordable housing providers, including co-operatives</p>	<p>Funding from: Federal Level Funding available through: GMF Managed by: FCM</p>	<p>Applications are accepted year-round on an ongoing basis until annual funds are exhausted, at which time new applications are deferred to April 1 in the following fiscal year Projects are expected to be complete within 2 years of FCM approval</p>	<p>Maximum grant: \$25,000 Covers 80% of your eligible costs *Funding is stackable with CMHC's Co-Investment Fund and other initiatives of the National Housing Strategy, as well as programs available through the provinces or territories</p>

Last updated September 2022

Glossary

- CMHC = Canadian Mortgage and Housing Center
- CHTC = Community Housing Transformation Center
- FCM = Federation of Canadian Municipalities
- GMF = Green Municipal Fund
- MAMH = Ministère des Affaires municipales et de l'Habitation
- NHS = National Housing Strategy