

**Introduction to Federal Funding Resources for Community Housing:**

<b>Program Name</b>	<b>Short Description of Program</b>	<b>Who Can Apply</b>	<b>Funding Management</b>	<b>Important Dates</b>	<b>Level of Funds Available</b>
Federal Community Housing Initiative (FCHI): <a href="#">Phase 2</a>	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	<b>Funding from:</b> Federal Level <b>Funds available through:</b> NHS  <b>Managed by:</b> 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)
<a href="#">Community-based Tenant Initiative</a>	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.  <b>Restrictions:</b>  Does <b>NOT</b> provide funding for construction or renovation activities.	Non-profit housing providers,  Tenant-rights organizations,  Non-profit organizations,  Community-led organizations	<b>Funding from:</b> Federal Level <b>Funds available through:</b> NHS  <b>Managed by:</b> CHTC	Applications are accepted on an on-going basis  *Strongly encouraged to contact program manager before applying	Maximum award: \$150,000
Sectoral Impact Fund: <a href="#">Local Projects</a>	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	<b>Funding from:</b> Federal Level <b>Funds available through:</b> NHS  <b>Managed by:</b> CHTC	Applications are accepted on an on-going basis  *Review process takes <b>3 months</b>	Maximum award: \$150,000
Sectoral Impact Fund: <a href="#">Sectoral Impact Projects</a>	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	<b>Funding from:</b> Federal Level <b>Funds available through:</b> NHS  <b>Managed by:</b> CHTC	Applications are accepted on an on-going basis  *Review process takes <b>3 months</b>	No pre-set limit but funding limits must respect the Centre's own financial capacity
National Housing	This stream develops new,	Community housing providers,	<b>Funding from:</b> Federal Level	Applications are accepted on an	\$5.19 billion available through

<p>Co-Investment Fund: <a href="#">New Construction</a></p>	<p>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>Municipalities, provinces and territories,  Indigenous governments, and organizations,  Private sector</p>	<p><b>Funds available through:</b> NHS  <b>Managed by:</b> CMHC</p>	<p>on-going basis  *Strongly encouraged to contact a CMHC specialist before applying</p>	<p>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: <a href="#">Renovation</a></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><b>Funding from:</b> Federal Level <b>Funds available through:</b> NHS  <b>Managed by:</b> 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><a href="#">Affordable Housing Innovation Fund</a></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><b>Funding from:</b> Federal Level <b>Funds available through:</b> NHS  <b>Managed by:</b> CMHC</p>	<p>Applications are accepted on an on-going basis  <b>Funding is available starting 2022</b> 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><a href="#">Federal Lands Initiative</a></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><b>Funding from:</b> Federal Level <b>Funds available through:</b> NHS  <b>Managed by:</b> CMHC  <b>Support from:</b> 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 <b>12-48 months</b></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><a href="#">Rental Construction Financing Initiative</a></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><b>Funding from:</b> Federal Level <b>Funds available through:</b> NHS  <b>Managed by:</b> 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>Seed Funding: <a href="#">New Construction</a></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><b>Funding from:</b> Federal Level <b>Funding available through:</b> CMHC  <b>Managed by:</b> 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: <a href="#">Preservation</a></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><b>Funding from:</b> Federal Level <b>Funds available through:</b> CMHC  <b>Managed by:</b> CMHC</p>	<p>Applications are accepted on an on-going basis  Funding agreements are offered up to <b>18 months</b> from the approval date to complete the approved activities</p>	<p>Maximum award: \$50,000</p>
<p>Sustainable Affordable Housing (SAH) Program: <a href="#">New-build capital projects</a></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,  Non-profit, mission-driven affordable housing providers,</p>	<p><b>Funding from:</b> Federal Level <b>Funding available through:</b> GMF  <b>Managed by:</b> 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 <b>April 1</b> in the following fiscal year</p>	<p>Maximum award: \$10 million  Financing (a combination of a grant and loan) is available for up to 20% of total eligible project costs  Northern providers are eligible</p>

		including co-operatives	*Have agreement with MAMH to review applications before they are submitted to FCM	Projects are usually expected to be completed <b>within 3 years of FCM approval</b>	for additional grant funding  *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
Sustainable Affordable Housing (SAH) Program: <a href="#">Retrofit capital projects</a>	The program provides financing, through loans and grants to retrofit affordable housing units in order to integrate innovative energy efficiency measures.	Canadian municipal governments,  Municipally owned corporations,  Non-profit, mission-driven affordable housing providers, including co-operatives	<b>Funding from:</b> Federal Level  <b>Funding available through:</b> GMF  <b>Managed by:</b> FCM	Applications are accepted year-round on an ongoing basis until annual funds are exhausted, at which time new applications are deferred to <b>April 1</b> in the following fiscal year  Projects are expected to be completed <b>within 3 years of FCM approval</b>	Maximum award: \$10 million  Financing (a combination of a grant and loan) covers up to 80% of total eligible project costs  Grant and loan proportions are based on anticipated energy reductions (ex: a 35% energy reduction would result in a 35% grant)  Northern providers are eligible for additional grant funding  *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
Sustainable Affordable Housing (SAH) Program: <a href="#">Pilot projects</a>	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.	Canadian municipal governments,  Municipally owned corporations,  Non-profit, mission-driven affordable housing providers, including co-operatives	<b>Funding from:</b> Federal Level  <b>Funding available through:</b> GMF  <b>Managed by:</b> FCM	Applications are accepted year-round on an ongoing basis until annual funds are exhausted, at which time new applications are deferred to <b>April 1</b> in the following fiscal year  Projects are expected to be completed <b>within 3 years of FCM approval</b>	Maximum award: \$500,000  Covers up to 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
Sustainable Affordable Housing (SAH) Program: <a href="#">Studies</a>	This program funds studies to support the integration of leading-edge deep energy efficiency measures and onsite renewable energy generation in	Canadian municipal governments,  Municipally owned corporations,	<b>Funding from:</b> Federal Level  <b>Funding available through:</b> GMF	Applications are accepted year-round on an ongoing basis until annual funds are exhausted, at which time new applications are deferred to	Maximum award: \$175,000  Covers up to 50% of your eligible costs

	existing affordable housing retrofit and new build projects.	Non-profit, mission-driven affordable housing providers, including cooperatives	<b>Managed by:</b> FCM	<b>April 1</b> in the following fiscal year  Projects are expected to be complete <b>within 2 years of FCM approval</b>	*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
Sustainable Affordable Housing (SAH) Program: <a href="#">Planning</a>	This program provides support to assist eligible housing providers to get started on achieving more sustainable affordable housing initiatives.	Canadian municipal governments,  Municipally owned corporations,  Non-profit, mission-driven affordable housing providers, including co-operatives	<b>Funding from:</b> Federal Level  <b>Funding available through:</b> GMF  <b>Managed by:</b> FCM	Applications are accepted year-round on an ongoing basis until annual funds are exhausted, at which time new applications are deferred to <b>April 1</b> in the following fiscal year  Projects are expected to be complete <b>within 2 years of FCM approval</b>	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
Rapid Housing Initiative (RHI): <a href="#">Round 3</a>	RHI provides capital contributions under two streams (Cities Stream, and Projects Stream) to expedite the delivery of affordable housing. The objective was to: 1) Support the creation of new permanent affordable housing units. 2) Cover the construction of new rental housing units, as well as the acquisition of land, and the conversion/rehabilitation of existing buildings to affordable housing. 3) Aim to commit all funds as quickly as possible to ensure housing is available within 12 months of agreements unless otherwise agreed upon.	Municipalities,  Provinces and Territories,  Indigenous governing bodies and organizations,  Non-profits organizations	<b>Funding from:</b> Federal Level  <b>Funds available through:</b> NHS  <b>Managed by:</b> CMHC	Round 3 opens late 2022	Major Cities Stream: \$500 million in immediate support for pre-determined municipalities.  Projects Stream: \$500 million for projects based on applications from provinces, territories, municipalities, Indigenous governing bodies and organizations, and non-profit organizations.  *Information provided above is from past rounds, funding available for round 3 will be announced late 2022*
<b>Last updated September 2022</b>					

**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