



Affordable Housing

Listing of Funders / Programs

as of January 2025

Contents

Federal Government of Canada – National Housing Strategy (2017)	3
CMHC Housing Solutions Table (pdf)	3
Apartment Construction Loan Program	3
Affordable Housing Fund.....	3
Affordable Housing Innovation Fund	4
Canada Greener Affordable Housing Pre-retrofit Funding	4
Co-op Housing Development Program	4
Federal Lands Initiative	4
Housing Accelerator Fund	4
Preservation Funding	4
Seed Funding	5
Rapid Housing Initiative	5
Ontario Provincial Government	5
Federation Of Canadian Municipalities	6
Green Municipal Fund – Sustainable Affordable Housing (SAH).....	6
Planning.....	6
Studies	6
Pilot Projects	7
Retrofit Capital Projects	7
New Build Capital Projects	7
Community Housing Transformation Centre	7
Grants	7
Sector Transformation Fund	8
Services.....	8
Self-Assessment Tools	9

CMHC Housing Solutions Table (pdf)

For each of the listed programs the CMHC Table provides the following information:

- | | |
|--|------------------------------------|
| • Description | - of the program/funding |
| • Benefits | - of the program/funding |
| • Property Type | - qualifying properties |
| • Investment Type | - that the government will provide |
| • Eligibility | - who qualifies for funding |
| • Interest Rate | - if applicable |
| • Term | - if applicable |
| • Loan to Cost (LTC), Loan to Value (LTV) | - listed in % (if applicable) |
| • Minimum Debt Coverage to Ratio (DCR) | - if applicable |
| • Minimum Number of Units | - to qualify (if applicable) |
| • Investment Amounts | - to qualify (if applicable) |
| • Affordability Requirements | - rules to qualify for funding |
| • Energy Efficiency Requirement | - rules to qualify for funding |
| • Accessibility Requirements | - rules to qualify for funding |
| • Other Social Outcome Requirements | - rules to qualify for funding |

Programs listed in the CMHC Housing Solutions Table with links to each specific program.

Apartment Construction Loan Program

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/apartment-construction-loan-program>

Affordable Housing Fund (formerly Co-investment Fund)

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund>

Affordable Housing Innovation Fund

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-innovation-fund>

Canada Greener Affordable Housing Pre-retrofit Funding

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/canada-greener-affordable-housing-program>

Co-op Housing Development Program

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/co-op-housing-development-program>

Federal Lands Initiative

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/federal-lands>

Housing Accelerator Fund

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund>

Preservation Funding

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/preservation-funding>

Seed Funding

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/seed-funding>

Federal funding program not listed in the CMHC Housing Solutions Table.

Rapid Housing Initiative

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rapid-housing>

Ontario Provincial Government

Infrastructure Ontario (IO) offers low-cost loans to municipalities and over the years the program has been expanded to cover other non-profit organizations. IO has generally reported a very small positive net interest margin for its lending program, especially in recent years. A positive net interest margin means that the interest IO receives on the loans it has made exceeds the cost of interest IO has paid out.

In 2008, eligibility for low interest loans was expanded to not-for-profit professional arts training institutions, Local Service Boards, and social and affordable housing providers. In 2011, eligibility was expanded to include not-for-profit organizations that own or operate community hubs where both community health and social services are located together. Qualifying organizations:

- Aboriginal health access centres
- Community health & social service hubs
- Hospices
- Housing providers
- Local service boards
- Long-term care homes
- Municipal corporations
- Municipalities
- Professional arts training
- Sports & recreation organizations
- Universities & affiliated colleges

Link to IOs current lending information:

<https://www.infrastructureontario.ca/en/what-we-do/infrastructure-lending/>

Contact information for each region's customer relations – there is a manager for Southwestern Ontario:

<https://infrastructureontario.ca/en/what-we-do/infrastructure-lending/contact-customer-relations/>

Green Municipal Fund – Sustainable Affordable Housing (SAH)

Funding for this program is provided by the federal government under the National Housing Strategy. It's \$300 million and offers support to local affordable housing providers – including **municipal**, not-for-profit organizations and housing co-ops – to retrofit existing affordable housing units, or construct energy efficient new builds that emit lower GHG emissions. Funding is provided to help communities achieve:

- Retrofitting existing units or construct new affordable housing
- Generate triple bottom line benefits:
 - Reduce energy and GHG intensity
 - Increase energy and housing affordability
 - Improve building quality, and increase comfort, health and quality of life for residents

Funding programs withing the SAH include:

Planning

Early support to assist eligible housing providers to get started on achieving more sustainable affordable housing initiatives.

<https://greenmunicipalfund.ca/funding/planning-early-support-grant-sustainable-affordable-housing-projects>

Studies

Assess the approaches needed to implement an eligible energy efficient pilot or capital project in detail

<https://greenmunicipalfund.ca/funding/study-retrofit-new-construction-sustainable-affordable-housing>

Pilot Projects

Test out a new or innovative approach on a small scale.

<https://greenmunicipalfund.ca/funding/pilot-project-retrofit-new-construction-sustainable-affordable-housing>

Retrofit Capital Projects

Complete the renovation of existing housing units with the installation of energy efficient technologies.

<https://greenmunicipalfund.ca/funding/capital-project-retrofit-sustainable-affordable-housing>

New Build Capital Projects

Construct new homes that are highly energy efficient.

<https://greenmunicipalfund.ca/funding/capital-project-new-construction-sustainable-affordable-housing>

Community Housing Transformation Centre

The Community Housing Transformation Centre (CHTC) is a catalyst for the growth of community housing across Canada. They provide grants, tools and services to support community housing stakeholders (non-profit housing organizations, housing co-ops, federations, associations, groups and **governments**) in their efforts to enact social change, ensure economic sustainability, and bolster growth and efficiency.

Grants

These grants are available to organizations in all provinces and territories. They are the fruit of a partnership with the CMHC under the National Housing Strategy

Sector Transformation Fund

1. Local Projects

The Local Impact projects stream offers financial support to organizations to support transformative changes aimed at improving organizational resilience and fostering innovative housing solutions. It specifically supports local community housing providers, whether individually or in small clusters.

Projects should introduce new approaches, tools, or methods within the organization or sector that enhance the work currently being undertaken and build organizational capacity among recipients. The projects must offer realistic solutions to identified needs and be aligned with the organization's mission.

Application deadline: January 31, 2025

<https://centre.support/grants/sector-transformation-fund/#local>

2. Sectorial Impact Projects

The Sectorial Impact grants support either sectoral service providers, community housing providers or those who are responding to a large identified gap within the community housing sector. It is designed to enhance the service offering at the regional, provincial or national levels. Grants under this category support transformative projects that seek to provide new services to diverse communities in multiple regions, or enhance existing services. The project must provide a viable solution and contribute to strengthening the housing sector as a whole, in a specific region or for a specific type of housing.

<https://centre.support/grants/sector-transformation-fund/#sectoral>

3. Green Kickstarter Fund

The Green Kickstarter Fund is geared toward non-profit housing providers and tenant associations. It aims to create sustainable communities with benefits such as improved health, community well-being, reduced energy costs, and cleaner air and water.

Application closed in 2023 and has not reopened.

<https://centre.support/grants/green-kickstarter-fund/>

Services

CHTC offers a range of services tailored to the needs of all the stakeholders that make up the community housing sector (non-profit housing organizations, housing cooperatives, federations, associations and groups).

- Energy Efficiency Coaching Services
- Self-Assessment Tools

- Resource Inventory
- Special Projects

<https://centre.support/services/>

Self-Assessment Tools

To support non-profits and co-ops in their efforts to ensure their sustainability and growth. There are two free self-assessment tools to guide housing providers in their activities.

- **Organizational Compass** an online self-assessment tool that allows housing providers to identify strengths and challenges. The Organizational Compass provides guidance in four areas:
 - Governance
 - Property management
 - Financial management
 - Social and community relations
- **An action plan tailored to your situation** will be automatically generated. It will detail the course to follow, step by step, to give the best shot at success. It will also serve as a project management tool allowing to monitor and adjust progress. Support from CHTC program managers to implement action plan can be requested.

<https://centre.support/self-assessment-tool/>