



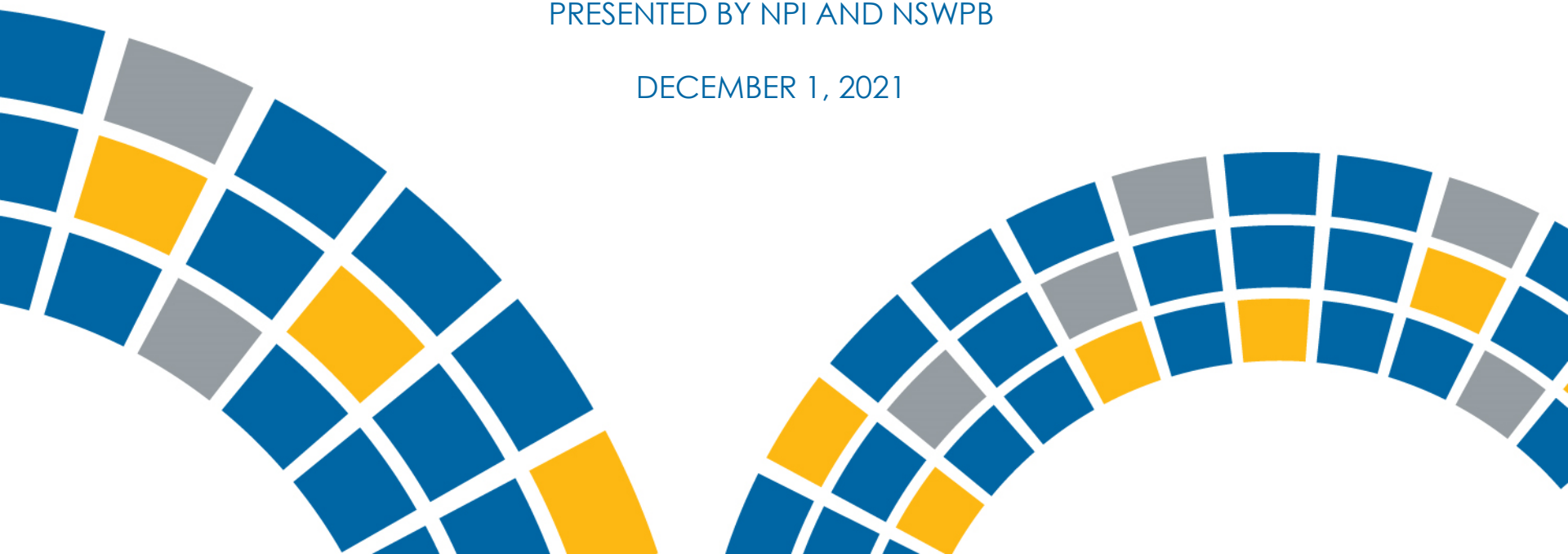
North Superior
Workforce Planning Board



CMHC INFORMATION SESSION

PRESENTED BY NPI AND NSWPB

DECEMBER 1, 2021



Land Acknowledgement

NPI, NSWPB, and CMHC would like to acknowledge the First Peoples on whose traditional territories we live and work. We are grateful for the opportunity to have our offices located on these lands and thank all the generations of people who have taken care of this land.

We recognize and appreciate the historic connection that Indigenous people have to these territories. We support their efforts to sustain and grow their nations. We also recognize the contributions that they have made in shaping and strengthening local communities, the province, and Canada.

Land Acknowledgement

- **Thunder Bay** is on Robinson-Superior Treaty territory and the land is the traditional territory of the Anishnaabeg and Fort William First Nation.
- **Sudbury** is on the Robinson-Huron Treaty territory and the land is the traditional territory of the Atikameksheng Anishnaabeg as well as Wahnapiatae First Nation.
- **Kirkland Lake** is on the Robinson-Huron Treaty territory and the land is the traditional territory of Cree, Ojibway, and Algonquin Peoples.



North Superior
Workforce Planning Board

Canada

EMPLOYMENT
ONTARIO

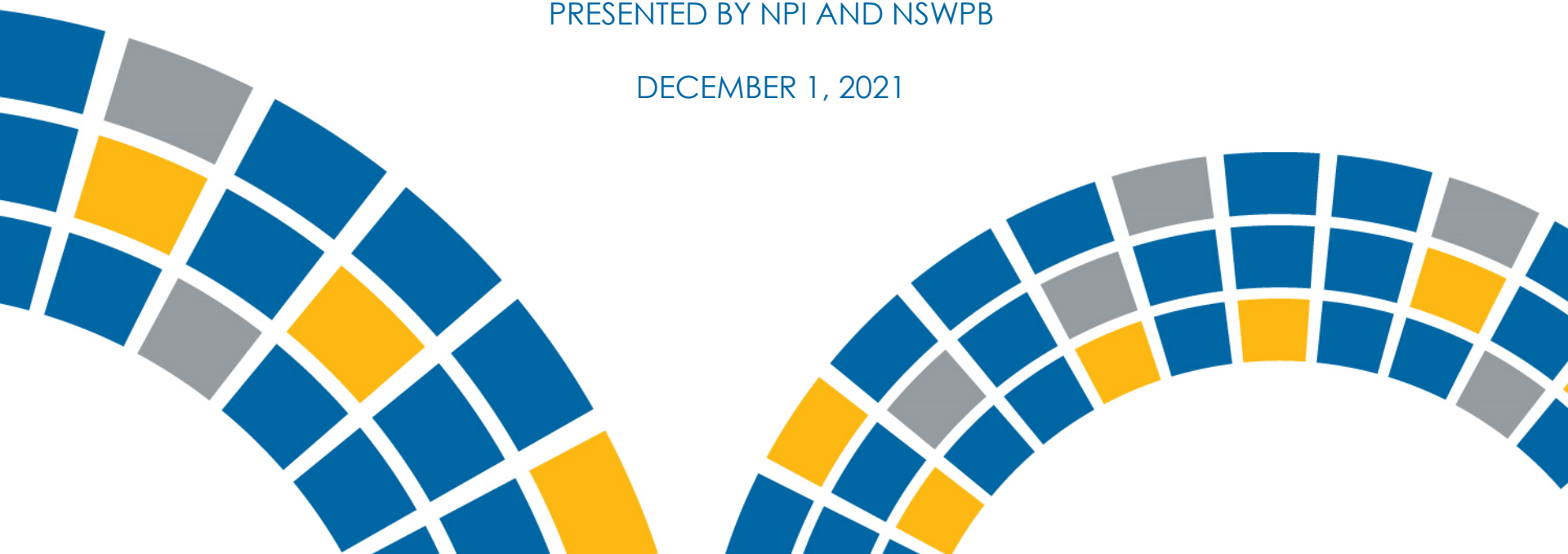
EMPLOI
ONTARIO

Ontario

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DECEMBER 1, 2021



Thank you. Marsee. Pǎ̀ḥḥḥḥḥḥ
Merci. Miigwech.



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[/northsuperiorworkforceplanningboard](#)





CMHC
Housing Solutions

Canada



A vision for housing in Canada

By 2030, everyone in Canada has a home that they can afford and that meets their needs.



A Vision for Inclusive Housing

Housing is more than just a roof over our heads

People

Communities

Partnerships



Continuum of housing solutions

FUNDING SOLUTIONS

- Seed Funding
- Co-Investment Fund
- Innovation Fund
- Federal Lands Initiative
- Rental Construction Financing

MORTGAGE LOAN INSURANCE

- Flexibilities for affordable housing
- Mortgage loan insurance for market properties



SEED Funding



Overview

**Non-repayable
contributions**

_____ and/or _____

Interest free loans

New construction stream

a contribution of up to \$150K and/or
an interest-free loan of up to \$350K

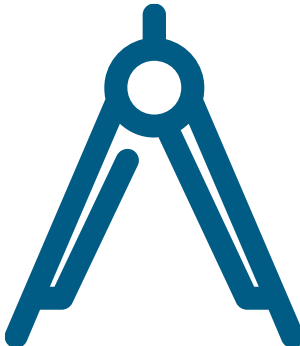
Preservation stream

up to \$50K per community housing project
a contribution of up to \$75K in some cases

Benefits

New construction stream

Pre-development activities for new affordable housing



Preservation stream

Preservation activities for existing housing

National Housing Co-Investment Fund





National Housing Co-Investment Fund



**Two
Streams**

**NEW
CONSTRUCTION**

**REPAIRS &
RENEWALS**

Seed Funding & Co-Investment

ELIGIBILITY

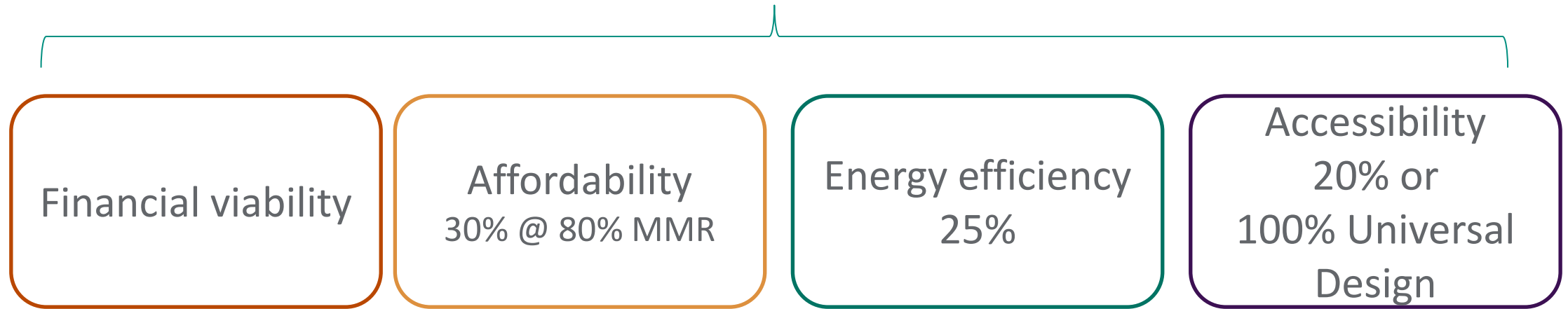
- Community housing sector (non-profit housing organizations & rental co-ops)
- Municipal, provincial and territorial governments and their agencies
- Indigenous governments & organizations
- Private entrepreneurs / builders /developers

ELIGIBLE PROJECTS

- Community and affordable housing
- Mix-use market/affordable rental
- Shelters, transitional & supportive housing
- Conversion of non-residential buildings to affordable multi-unit residential
- Renovation of existing affordable units at risk of being abandoned or demolished
- Indigenous community housing

Minimum Eligibility Requirements

SOCIAL OUTCOMES



Borrowers must demonstrate an **affordability commitment for a minimum of 20 years** from first occupancy under the CMHC Loan.

Co-Investment & Loan Structure

	Loan (up to)	Contribution (up to)
Co-ops & non-profits, Indigenous peoples	95% of cost	40% of cost
PT & municipal governments	75% of cost	30% of cost
Private sector	75% of cost	15% of cost

- 10 year term, renewable for another 10 years
- Intent to hold loans for 20 years, not CMHC insured
- Interest rate fixed for 10 year term
- Term locked in at first advance
- Minimum 1.0 DCR for residential

Amortization

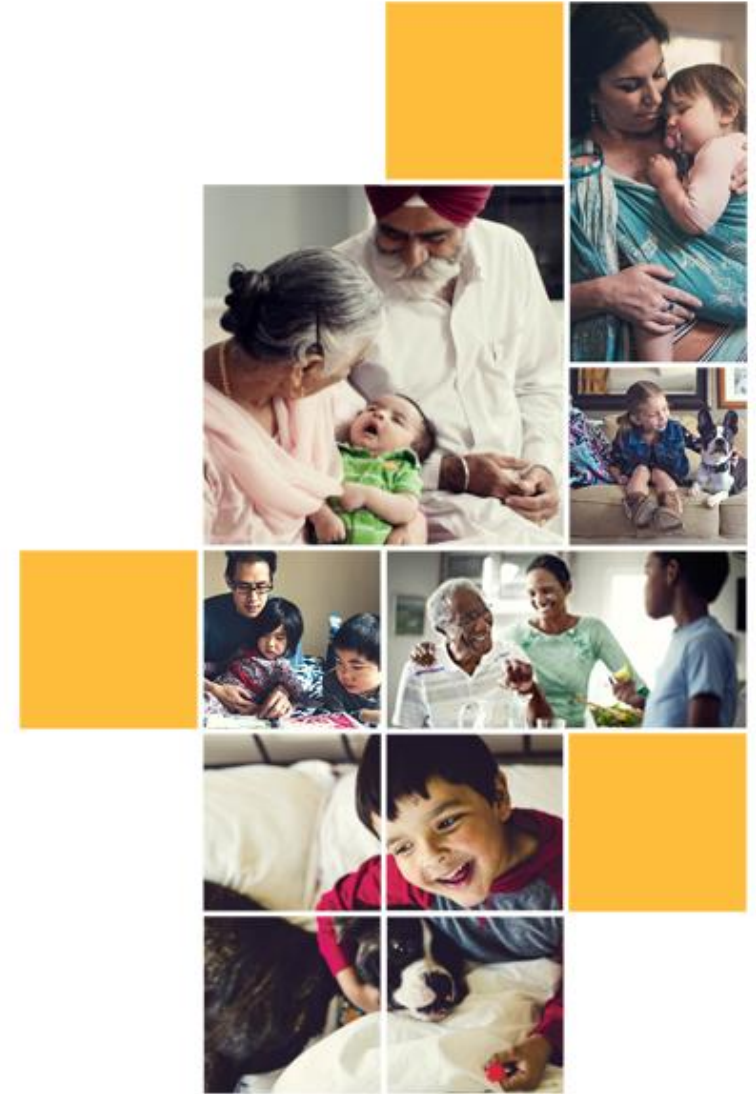
New: up to 50 years

Repair: up to 40 years



New Initiatives under the National Housing Co-Investment Fund

- Women & Children's Shelter and Transitional Housing
- Indigenous Shelter and Transitional Housing



Woman & Children's Shelter and Transitional Housing

- \$250 million to support the construction, repair and operating costs
- 560 units of transitional and shelter space for women and children fleeing violence
- Simplified application process
- First application window will open soon



Rental Construction Financing



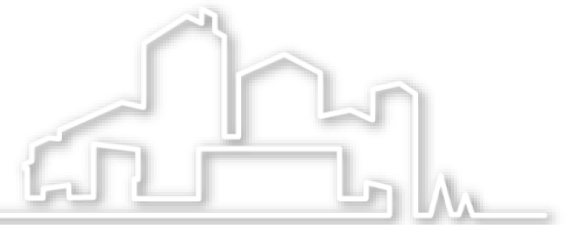
Financing Terms

Low cost financing to encourage rental supply

- 10-year fixed rate
- Up to 100% Loan-to-Cost
- 50-year amortization

Standard rental projects (apt/townhome/detached)

- No tenancy restrictions
- No mandatory services



Benefits



- Offers low-cost loans during the riskiest phases of financing development (construction and stabilization/rent-up)
- Delivers financing features not available in the private market, such as fixed-rate construction/stabilization loans and mortgage loan insurance from the onset
- Complements and is compatible with local affordable housing initiatives
- Provides incentive for projects that contribute to positive social outcomes
- Stimulates rental housing construction sector



NHS Solutions Labs

Fostering Innovation in the Housing Sector

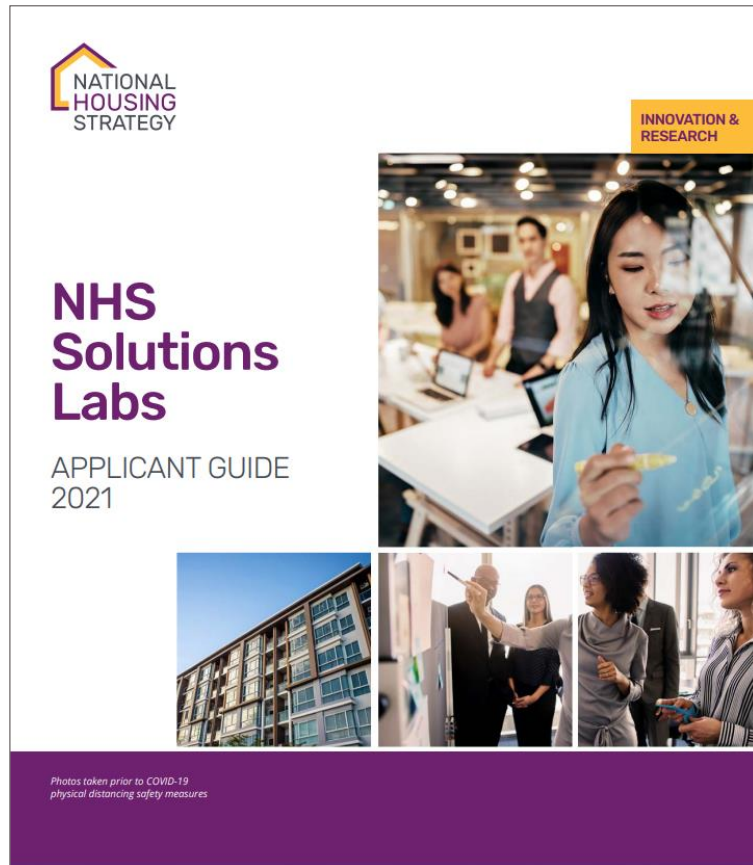


Funding

Annual budget
of **\$3 million**

\$25,000 – \$250,000
per lab.

2021 Call for Proposals October 25th to January 17th



<https://www.cmhc-schl.gc.ca/en/nhs/solution-labs>

Focus on gaps

- Survivors Fleeing Domestic Violence
- LGBTQIA2S+ individuals
- Veterans
- Those dealing with mental health or addiction
- Racialized groups

Funded NHS Solution Labs

<https://www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles>



[The Missing Middle Housing Delivery Solutions Lab](#)

Exploring how to bring missing middle housing to Toronto's Yellow Belt



[The Financialization of Housing](#)

Exploring how housing financialization affects housing affordability in Canada



[Affordable Housing and Sustainable Development: Two Compatible Ideas](#)

Closing the gap between sustainable living environments and affordable housing



[From Prison to Homelessness: Ending a Perilous Trajectory](#)

Re-imagining pathways to accessible, affordable housing for Canadians leaving prison



[Indigenous Housing Solutions Lab](#)

Creating sustainable communities through innovative Indigenous world views of housing and home



[Let's Talk about Home and Community Solutions Lab](#)

Promoting social and economic inclusion for newcomers and people with developmental disabilities



[Housing Journeys Reimagined](#)

Towards a supportive affordable homeownership opportunity



[Integrating environmental performance for better housing](#)

Exploring a holistic approach to building livable and sustainable communities



[Social wellbeing in modular housing Solutions Lab](#)

Co-creating designs to nurture health and social support for vulnerable people



[Retrofits in occupied multi-unit buildings](#)

Finding ways to minimize disruption to tenants during energy retrofits in multi-unit buildings



[City of North Vancouver balanced housing Lab](#)

Advancing moderate- to middle-income housing on Metro Vancouver's North Shore



[Affordable Housing Renewal in BC](#)

Improving sustainable and affordable housing through tenant-occupied retrofits



Housing Supply Challenge

Northern Access:
Supply Chain
Solutions for Northern
& Remote Housing



Housing Supply Challenge

5 years

Up to
\$300M
in funding

Multiple
unique rounds

The third round launches **January 2022**

Round THREE: Northern Access Supply Chain Barriers



Distance to southern markets and supply hubs



Limited capacity for Fly in Fly out and sea lift services



Climate and existing infrastructure



Significant cost of materials and skilled workers



Short season cycle and lengthy shipment timelines

AND MANY MORE...

Northern Access has **three** key objectives

1

REDUCE TIME, COST,
AND RISK TO ACCESS
REQUIRED MATERIALS
FOR HOUSING IN
REMOTE COMMUNITIES

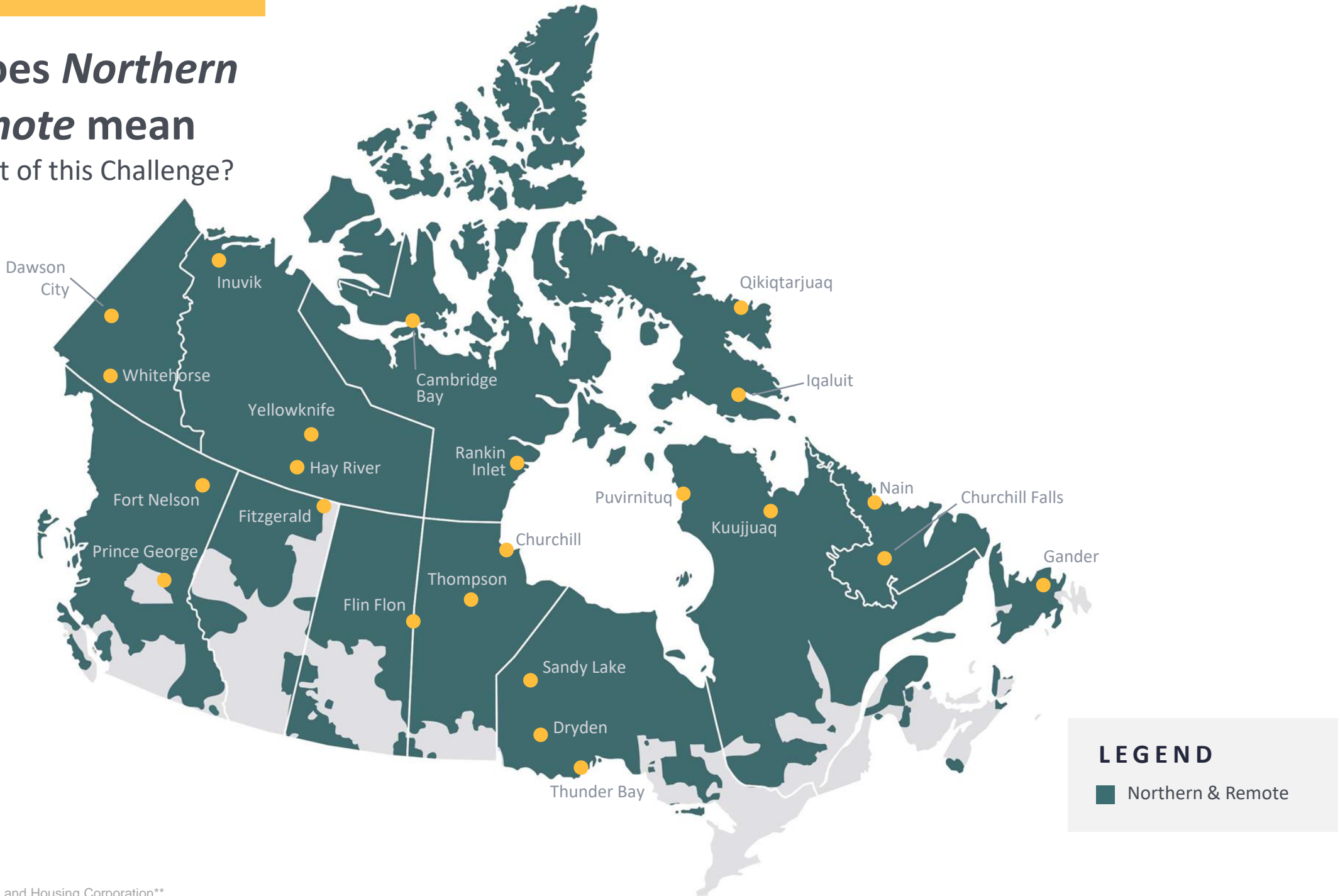
2

DEMONSTRATE
IMPACT ON BUILDING
OR MAINTAINING
APPROPRIATE HOUSING
SUPPLY

3

PROVIDE DIRECT
BENEFIT TO NORTHERN
AND REMOTE REGIONS

What does *Northern and Remote* mean in the context of this Challenge?



Funding & Timeline



TOTAL ROUND FUNDING up to **\$80M**

How to Apply



Application form online
at: Impact.Canada.ca



Paper copies call:
1-800-668-2642

Application deadline:

May 12, 2022 at 2pm EST.



Sign up for updates!

cmhc.ca/HousingSupplyChallenge

cmhc.ca/NorthernAccess

Questions?

Challenge@cmhc.ca



Canada





For questions or
more information

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Indigenous & Northern Housing Solutions

Presented by

Ishita Panchal, Specialist, INHS Ontario
Patrick Larocque, Specialist, INHS Ontario
December 1, 2021



Canada 



Indigenous & Northern Housing Solutions (INHS)



CMHC INHS Specialists

- CMHC's INHS Specialists can connect you to programs and partners to help you achieve your housing goals On or Off-Reserve.
- Our specialists are experts in the programs available to support affordable housing.
- They recognize the varied and distinct housing needs of Indigenous and Northern communities, including the First Nations, Urban Indigenous, Inuit and Metis peoples in Canada.



East

Newfoundland
Prince Edward Island
Nova Scotia
New Brunswick
Quebec

Ontario

Manitoba & Saskatchewan

Alberta & North

Alberta
Yukon Territories
North West Territories
Nunavut

British Columbia



Indigenous & Northern Housing Solutions (INHS) – Our Clients



Indigenous Canadians

- First Nations (Indigenous Governments)
- Inuit (Indigenous Governments)
- Métis
- Tribal Councils
- Indigenous Organizations and Housing Co-Ops
- Indigenous/Non-Profit Organizations servicing Indigenous populations

INHS in the Territories also supports

- Territorial and Municipal Governments
- Indigenous Development Corporations
- Indigenous Non-Government Organizations
- Representational Organizations
- Non-Profit Organizations
- Private Developers

Indigenous & Northern Housing Programs



New construction programs

- On-Reserve Non-Profit Housing Program (Section 95)
- Shelter Enhancement Program (New Construction and Renovation)
- Direct Lending

Renovation programs

- On-Reserve Residential Rehabilitation Assistance Program (RRAP)
- Emergency Repair Program (ERP)
- Home Adaptation for Seniors' Independence (HASI)

The funding helps

- Build housing-related skills
- Improve living conditions
- Extend the life of existing units
- Increase health and safety
- Reduce overcrowding



Success Stories

Rapid Housing Initiative Round 1



National - Project Stream

- 679 applications submitted - Approximate Ask of \$4.2B
- 179 applications approved - 4,777 units

Ontario - Project Stream

- Of the total 179 applications approved across the country
- **Ontario approvals 17 (9.5%)**



- 16 of the 17 approved applications were Indigenous Proponents, which is 94%
- Represents approximately 163 units; \$40M

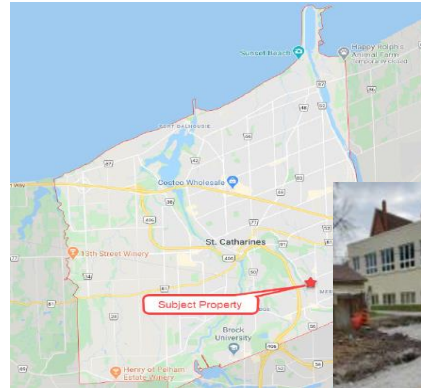
Oonuhseh Niagara Native Homes Inc.



- Located in St. Catharines, ON
- Incorporated in 1988; Operating under CMHC's Urban Native Housing Program
- Portfolio of 32 scattered units

About the Project

- 4 Unit Project Completed April 2021
- NHCF Total Funding
 - Repayable Loan/ Contribution: 35%/65%
- 50% Units fully accessible
- 26% energy efficiency, 35% reduction in GHG emissions



Oonuhseh Niagara Native Homes Inc. - Before & After





Thank you!





Parry Sound – The Hub

Design-build project to repurpose former WM Beatty School into 45 affordable housing units, a community centre, and a daycare facility.

CMHC Seed Funding



Temiskaming Shores Seniors Centre

68 new homes, which will allow seniors
in the community to live more
independently

21 units in this project are affordable

CMHC Seed & Co-Investment Funding





Community Living Atikokan

New construction of 38 rental units
of which 12 will be affordable.

CMHC Co-Investment Funding