



# CMHC

Putting communities first

Working together for housing solutions

# Our Approach

We focus on addressing  
immediate needs

We also focus on moving  
towards a future of  
Indigenous care and control of  
housing

What we do





## We support:

- construction of new homes
- renovation of existing housing
- development of skills and training



# Section 95 Application Workshop



# Purpose

- Overview of 2020/21 Section 95 allocation process
- Review contents of a complete application
- Introduce and review new application form
- Summary of the Section 95 Process and CMHC Teams

# What's in it for you?

- Clear understanding of application process and what is required for a full and complete application
- Tools to help complete the forms
- Templates of common documents



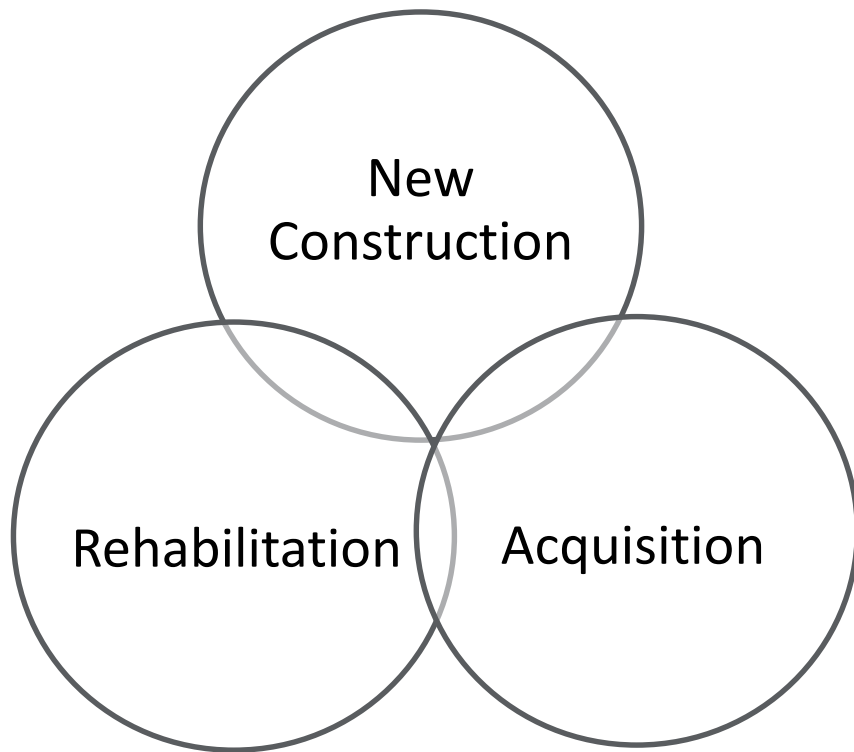
# On-Reserve Non-Profit Housing Section 95 Program

## Also known as “Section 95”

- Program for First Nations to provide affordable rental housing on-reserve
- First Nations borrow funds for the construction, acquisition, rehabilitation or conversion of housing on-reserve
- First Nations and CMHC sign a contract
  - 15-25 years
  - CMHC provides monthly subsidies
  - First Nations are the owner and responsible for operations



# Eligible Projects (Project Development Methods)



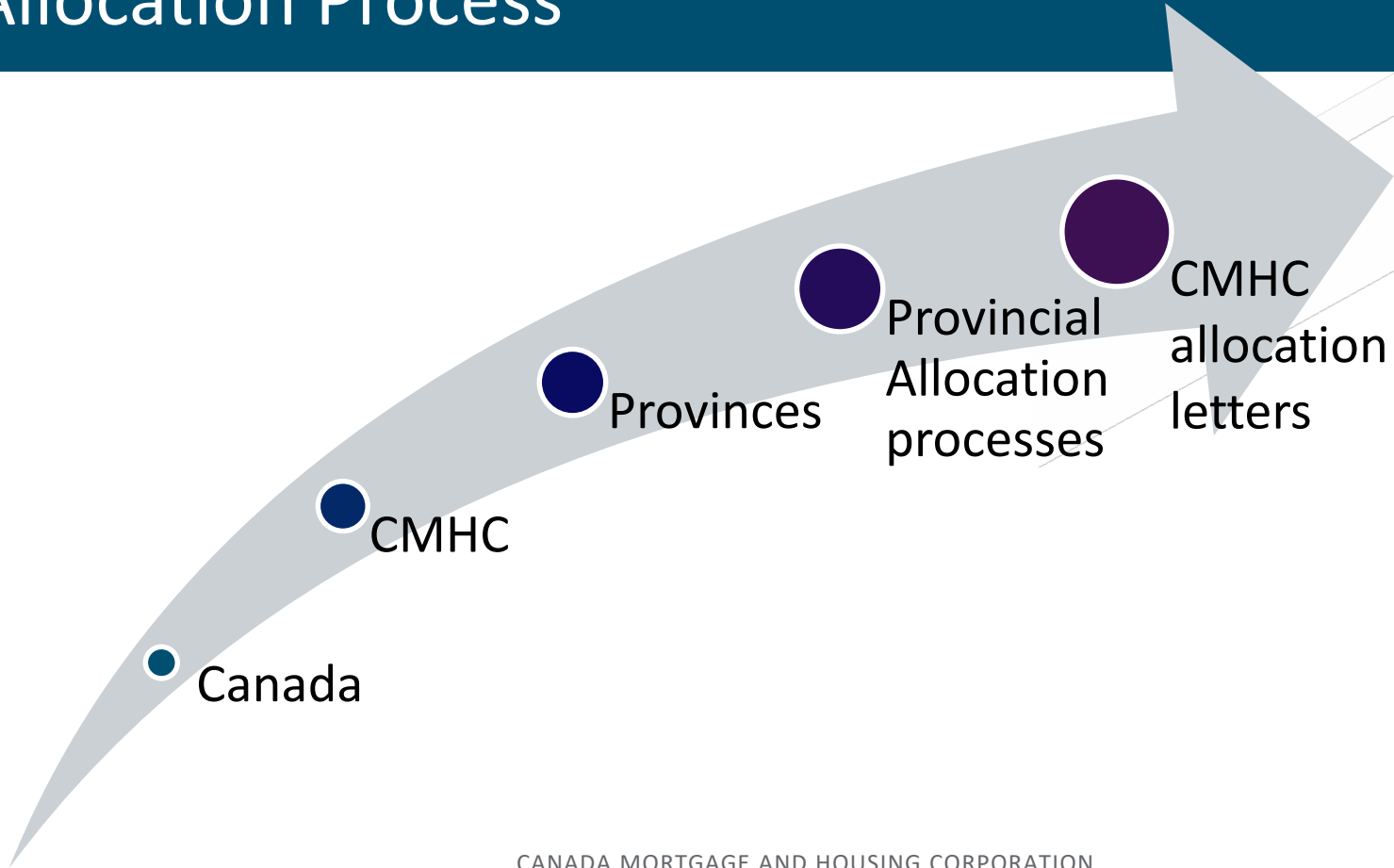
# Eligibility Requirements

- Ministerial Loan Guarantee - ISC
- Subsidy not suspended at master account level (overall account with CMHC)
- Minimum Revenue Contribution
- Projects committed within two years are complete
- Prior to April 1, 2018



# Overview of the Allocation Process

# Allocation Process





# Allocation Letter Overview

# CMHC Allocation Letter

- Conditional funding allocation
- Lifetime subsidy
- Projected number of Homes
- Application deadlines

# Application Checklist

- Complete Section 95 Application
- Band Council Resolution (BCR)
- Building Plans

The background features a stylized architectural scene with various buildings and structures in shades of blue, orange, and yellow. A solid dark blue horizontal bar spans the width of the slide, positioned below the architectural imagery.

# Item 1 – Complete Application Form



# Complete Application Form

- Applicant name and contact name
- Project location
- Dwelling type (i.e. single detached / duplex)
- Proposed contract type
- Project type (i.e. new construction / rehabilitation)
- Amortization
- Unit Make Up
- Projected dates (construction start and end)
- Estimated total construction costs
- Proposed financing (equity, ISC funds, FN Funds, FN Labour)
- Target MRC (rent and band contribution)
- Total Operating Expenses
- Applicant Signature

# Lifetime Subsidy Calculation

## Operating Expenses

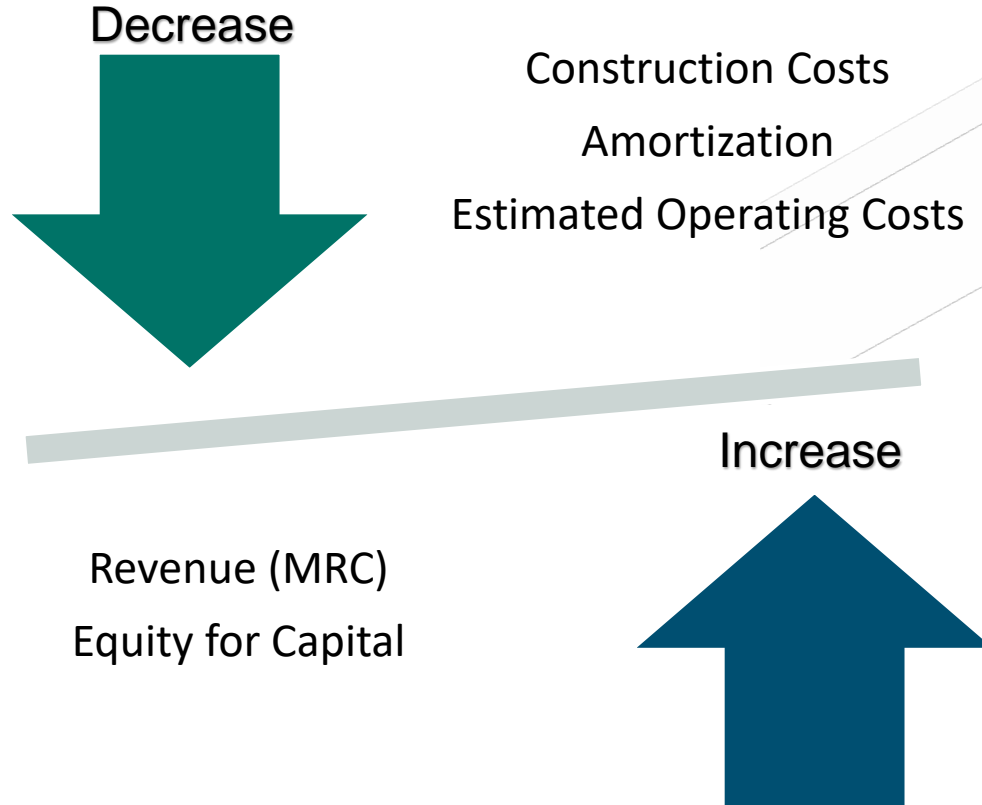
1. Loan Principal & Interest
2. Administration
3. Maintenance
4. Insurance
5. Audit/Legal
6. Replacement Reserve

Revenue or  
MRC

**Lifetime  
Subsidy**



# How can I ensure my project is within lifetime allocation?



# Dynamic Section 95 Application Form

**ON-RESERVE NON PROFIT HOUSING PROGRAM (NHA SECTION 95) APPLICATION**

**Instructions:** Blue - Input fields  
 Drop Down Menus  
 Pre-populated and/or locked fields  
 Hyperlinks to take you to the document - ex. [Click here - A to B](#)

ex. Client Type: Non Elderly Singles  
 ex. [Click here - B to return to A](#)

**1. APPLICANT INFORMATION**

Province	Applicant Name	Street Number	Street Name
PO Box	City/Municipality	Province / Territory	Postal Code
No Data	No Data	No Data	No Data
Contact Person	Position	Telephone	Cellular
		E-Mail Address	
Project Name		No. of Units	Project Location (addresses, lot numbers, etc.)
		111	

**2. PROJECT INFO**

**3. ATTACHMENTS (if applicable)**

[Click here to see the list of available documents for applicable criteria](#)

Client Type:

Project Type:

Shawling Type:

Proposed Contract Type:

Contract Process:

Construction Method:

Other (specify):

Consultants (Name):

Stage 1 Documents

Signed Board Council resolution

Final or Final building plans (Final drawing if available) or [click here and complete this section if other are applicable](#)

Optional Stage 2 Documents (only if applicable)

Final building and site plans

Environmental Site Audit (ESA)

Construction Cost Breakdown

Engineering or architectural contracts

Contract with General Contractor

Consulting/Project Mgt Contracts

Manufactured homes documents

Confirmation of Contract Security

1.  2.

[Click here to see the list of available documents for applicable criteria](#)

**4. PROJECTED DATES**

Final Application	Construction Start	Construction End

**5. END OF CONSTRUCTION**

Ensure total number of units is entered above on row 17

<input type="checkbox"/> Q1 - apr to jun 20	<input type="checkbox"/> Q2 - jul to sep 20	<input type="checkbox"/> Q3 - oct to dec 20	<input type="checkbox"/> Q4 - jan to mar 21	<input type="checkbox"/> Q5 - apr to jun 21	<input type="checkbox"/> Q6 - jul to sep 21	<input type="checkbox"/> Q7 - oct to dec 21	<input type="checkbox"/> Q8 - jan to mar 22	<input type="checkbox"/> Q9 - apr to jun 22	<input type="checkbox"/> Q10 - jul to sep 22	<input type="checkbox"/> Q11 - oct to dec 22	<input type="checkbox"/> Q12 - jan to mar 23	<input type="checkbox"/> Q13 - apr to jun 23	<input type="checkbox"/> Q14 - jul to sep 23
---	---	---	---	---	---	---	---	---	--	--	--	--	--

**6. PROJECT COMMITMENT**

<input type="checkbox"/> Q1 - apr to jun 20	<input type="checkbox"/> Q2 - jul to sep 20	<input type="checkbox"/> Q3 - oct to dec 20	<input type="checkbox"/> Q4 - jan to mar 21
---	---	---	---

**7. ESTIMATED CAPITAL COSTS**

SHELTER CAPITAL COSTS	Data can be entered either by unit or total project costs. Please choose only one option.		APPLICANT'S ESTIMATE	
	PER UNIT COST	TOTAL PROJECT COST	PER UNIT ESTIMATE	TOTAL PROJECT ESTIMATE
1. Interest (Interim Financing and Progress Advances) <i>Estimated</i> - \$	0.00	0.00	-	-
2. Architect's and/or Engineer's Fees (Attach Breakdown)	0.00	0.00	-	-
3. Consultant Fees (Attach Breakdown)	0.00	0.00	-	-
4. Legal Charges	0.00	0.00	-	-
5. Audit Charges	0.00	0.00	-	-
6. Other (Specify)	0.00	0.00	-	-
7. Inspector's Fee (Attach details of service agreement)	0.00	0.00	-	-
<b>8. Fees and Charges Sub-total (add lines 1 to 7)</b>				

- Applicant Information
- Project Information
- Capital Costs
- Financing
- Unit Make Up and Revenue Potential
- Operating Expenses
- Lifetime Subsidy Calculation



The background features a stylized architectural scene with various buildings and structures in shades of blue, orange, and yellow. A prominent white balcony with a railing is visible in the center. Below this scene is a solid dark blue horizontal bar.

## Item 2 – Band Council Resolution (BCR)

# Band Council Resolution (BCR)

- Authorized signatories
- Client selection criteria
- Cost overruns are the responsibility of the Nation
- Lender confirmation
- Accountable advance

The image features a decorative header with a white background. On the left, there are several semi-transparent blue rectangular blocks of varying heights and widths. In the center, there is a semi-transparent architectural rendering of a multi-story building with a balcony and a staircase. On the right, there are more semi-transparent blue rectangular blocks. A solid dark blue horizontal bar spans the width of the image, containing the text "Item 3 – Building Plans" in white. Below this bar, the background is plain white.

## Item 3 – Building Plans

# Building Plans



Must include:

✓ Plans for foundation, floor and elevation

✓ House Specifications

Or

✓ Completed Project Details Form





# Best Practices

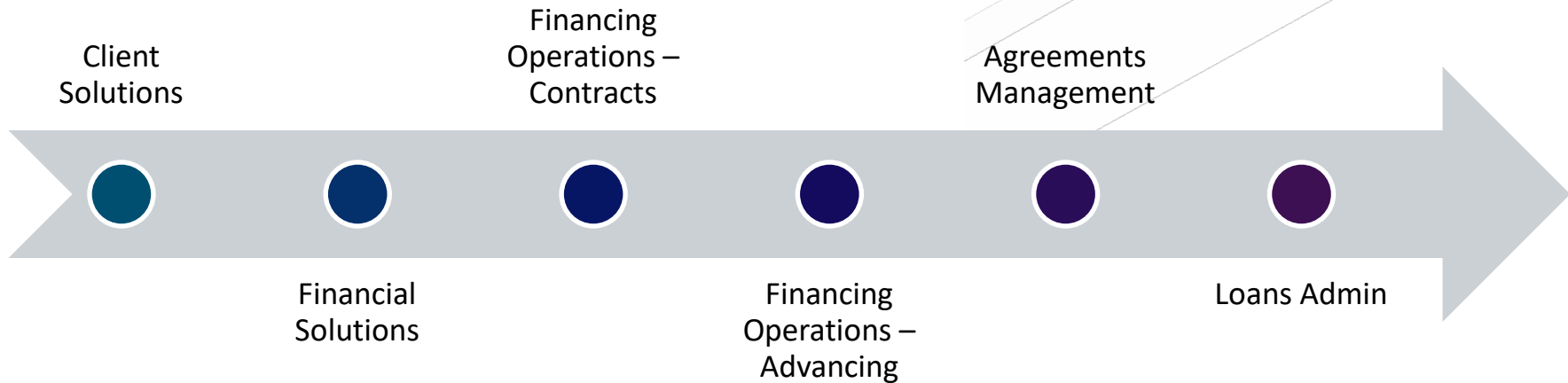
# Strong Projects Include

- ❑ Contracts – reviewed and negotiated
- ❑ Construction schedule – realistic and transparent
  - Pre-Construction Meeting
- ❑ Project Manager – responsible and authorized
- ❑ Pricing – multiple and/or tendered
- ❑ Outcome – known and expected
- ❑ Risk Management – who holds and what is covered
  - Performance Bond or Irrevocable Letter of Credit /Certified Cheque
  - Builder's Risk Insurance

# Next Steps



# Section 95 Process: CMHC Working For You



The background features a stylized architectural scene. On the left, there are several blue rectangular blocks of varying heights and widths, some overlapping. In the center, a multi-story building is depicted with a white balcony and railing, set against a warm, orange-gold glow. To the right, there are more blue rectangular blocks, some appearing as windows or panels. The entire scene is set against a light, hazy background.

Contact your Specialist for additional support!