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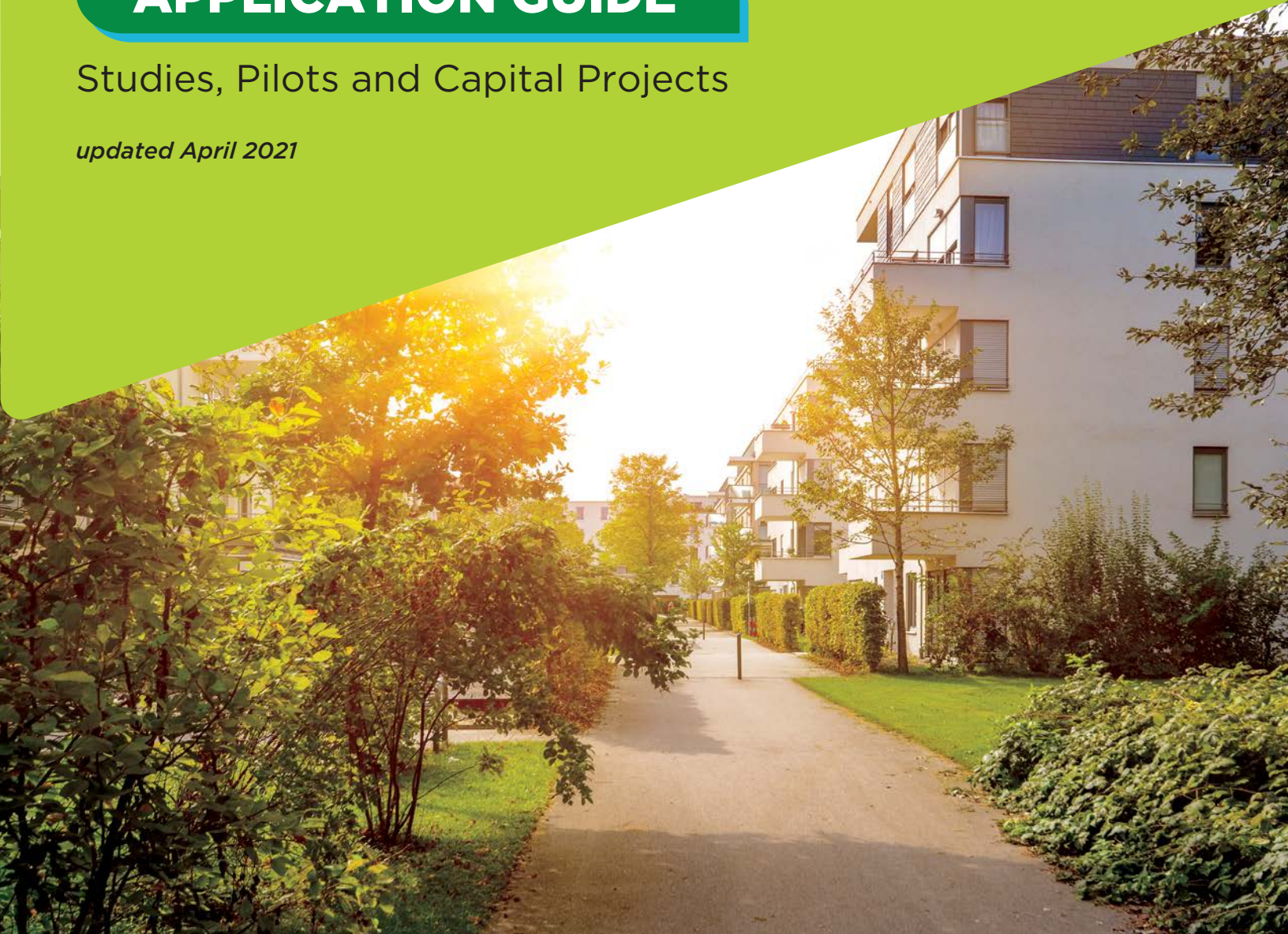
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# Sustainable Affordable Housing:

## APPLICATION GUIDE

Studies, Pilots and Capital Projects

*updated April 2021*



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# WELCOME AND INTRODUCTION

The Green Municipal Fund's (GMF) Sustainable Affordable Housing fund supports municipal, non-profit and cooperative housing providers in measurably improving the energy efficiency and affordability of existing and new affordable housing units. The initiative's mission is to achieve environmental, economic, and social benefits through the retrofitting and building of sustainable affordable housing:

- **Environmental:** Reducing energy and GHG emissions intensity
- **Economic:** Increasing energy and housing affordability
- **Social:** Improving building quality; increasing resident comfort, health and quality of life

In addition, the program intends to increase the affordable housing sector's capacity in sustainable projects, supporting housing providers to better plan, build, operate and maintain energy efficiency projects that achieve these benefits.



The initiative was made possible through a federal government contribution of \$300 million in Budget 2019, which will be allocated by GMF to eligible projects through to 2026. Annually, approximately \$52 million will be available for eligible projects. The program is designed to be stackable with the Canada Mortgage and Housing Corporation (CMHC) National Housing Co-Investment Fund and other initiatives of the National Housing Strategy, as well as other funding programs including those available through the provinces and territories.

## How to use this guide

This document outlines everything you should know about GMF's Sustainable Affordable Housing (SAH) funding. It contains thorough instructions for how to apply, including tips for completing a great application.

More information on the program is available at [www.fcm.ca/sustainableaffordablehousing](http://www.fcm.ca/sustainableaffordablehousing).

For any questions about how to apply, please contact an FCM representative through [gmfinfo@fcm.ca](mailto:gmfinfo@fcm.ca) or 1-877-417-0550.



# ABOUT THE FUNDING OFFER

Sustainable Affordable Housing (SAH) funding is offered to support projects at all stages, including:

- **Planning**
- **Studies**
- **Pilot Projects** and
- **Capital Projects**

The funding offer is the same for retrofits and new-builds, except at the capital project stage. Funded amounts are based on total eligible costs for that stage.

Further details on eligible costs are available in [Appendix A: Eligible Costs table](#).

## Applicant eligibility

The following organizations are eligible for SAH funding:

- Canadian municipal governments (e.g., towns, cities, regions, districts, and local boards thereof);
- Municipally owned corporations, such as municipal housing service providers; or
- Non-profit, mission-driven affordable housing providers, including co-operatives.

Non-profit housing providers include those delivering: transitional housing, supportive housing, social/community/affordable/non-market rental housing. Shelters and affordable homeownership programs are generally not eligible to apply to this fund.

In general, organizations that are owned by provinces and territories, and private, for-profit companies, are not eligible to apply to this fund.

## Project eligibility

### Required affordability thresholds

Projects that meet the required energy criteria (below) are accepted as affordable housing if rents for at least 30% of the units are less than 80% of the local median market rent. This must be maintained for the duration of the loan repayment period with FCM.

### Required energy thresholds

The purpose of SAH funding is to enable affordable housing providers to pursue ambitious reductions in energy consumption, either through retrofits or through highly energy-efficient new-builds. The following table describes the energy thresholds required to apply for SAH funding:

<b>Eligibility Threshold</b>	<b>Description</b>
Existing building retrofit: 25% or greater reduction in energy consumption	The project must aim to achieve a minimum 25% reduction in building energy consumption from current performance. Further incentives are offered for projects that achieve greater reductions, up to 50%, compared to current rates. A maximum of 10% of the total energy reduction from a building's baseline performance can come from on-site renewable energy generation (note: geothermal heating is not considered renewable).
New build: Net-Zero Ready	The project must be working towards net-zero energy (NZE) or net-zero energy ready (NZER). A NZER building is a high-performance building with very low energy demand. Buildings in most regions must target a net annual total energy use intensity (TEUI) <sup>1</sup> of less than 80 kWh/m <sup>2</sup> at project completion. The positive impact of renewable energy generation may be included in the total energy use calculation. <a href="#">Northern applicants (see page 10)</a> may target a net annual TEUI of up to 120 kWh/m <sup>2</sup> . This target can be achieved through a range of building performance standards (e.g., Passive House®, or Canada Green Building Council's Zero Carbon Building).

<sup>1</sup> Net Total Energy Use Intensity (net-TEUI) = [total building energy consumption (electricity + gas + any other fuels) - annual renewable energy production] / floor area)

GMF does not specify energy-efficiency measures to be utilized in any project. Rather, the study should evaluate different technologies for their benefits to each project. Projects may include energy efficiency measures, renewable energy generation, fuel switching measures, and non-energy measures (e.g., general repairs), provided the minimum eligibility threshold for energy consumption is achieved.

## Funding offer: grants and loans/grants

SAH funding provides grants and loans to support projects at various stages, specifically:

**Table 2: SAH grants and loans**

Project	Funding
Planning	<ul style="list-style-type: none"> <li>• Grant for up to 80% of eligible costs</li> <li>• Up to a maximum of \$25,000</li> </ul>
Study	<ul style="list-style-type: none"> <li>• Grant for up to 50% of eligible costs</li> <li>• Up to a maximum of \$175,000*</li> </ul>
Pilot Project	<ul style="list-style-type: none"> <li>• Grant for up to 80% of eligible costs</li> <li>• Up to a maximum of \$500,000</li> </ul>
Capital Project: Retrofit	<ul style="list-style-type: none"> <li>• Financing for up to 80% of eligible costs</li> <li>• Up to a maximum combined financing of \$10 million</li> <li>• Grants are available for 25–50% of total financing - grant and loan proportions are based on anticipated energy performance</li> </ul>
Capital Project: New Build	<ul style="list-style-type: none"> <li>• Financing for up to 20% of eligible costs</li> <li>• Up to a maximum combined financing of \$10 million</li> <li>• 50% grant and 50% loan</li> </ul>

\* Note that should your study grant request be for less than \$25,000, it is recommended you apply for a planning grant. You may cover the same scope of work with this grant.

For a full list of costs eligible for funding, please refer to [Appendix A: Eligible Costs table](#).

### **Planning grant**

- Grant for up to 80% of eligible costs
- Up to a maximum of \$25,000

Planning grants are designed to assist Canadian housing providers to initiate more sustainable affordable housing projects in their communities. The ultimate goal of this offer is to help providers successfully develop outputs that may support applications for additional sources of funding for further development of energy efficient affordable housing projects, such as SAH's study grant or CMHC's Seed Funding.

This grant is intended to support the initial planning phase of projects through a variety of activities and based on the needs of the applicant. Elements such as project initiation, needs assessment, financial assessment, stakeholder engagement, property evaluation, evaluation of energy efficient approaches, and other design considerations may be proposed by the applicant. Activities supported by the planning grant may include:

- Project initiation: meetings, project scoping, work plan and timelines, background review, project visioning and goal setting
- Needs assessment: evaluating housing stock, resident support, preliminary review of building opportunities
- Basic financial assessment: review of current budget information, tasks and scope to assess magnitude of project costs, potential savings, and funding sources
- Stakeholder engagement activities, such as surveys and townhall meetings
- Walk-through energy audits and energy performance target identification
- Support to identify and engage qualified design consultants, engineers and contractors

### **Study grant**

- Grant for up to 50% of eligible costs
- Up to a maximum of \$175,000

Studies assess in detail the approaches needed to implement an eligible project. They include technical evaluations and energy models, financial options analysis, site assessments, stakeholder engagement, detailed project planning. They fully demonstrate and validate the project's environmental, social, and economic benefits, in line with SAH's environmental thresholds for capital projects.

To prepare for a strong SAH capital project application, the study should include the following elements:

#### **1) Non-energy study elements (all projects)**

- Project financial analysis – typically a pro forma analysis that includes projected operating revenues and expenses (considering cost savings through ECMs), project budget and sources of funding



- Building condition assessment and property (land/improvements) appraisal
- Project schedule
- Key project risks, solutions and risk management recommendations
- An assessment of social and economic outcomes of the project
- Other feasibility analysis not listed, as required by the applicant

## 2) Energy study elements

### Retrofits: energy audit and calculations

An energy audit, either:

- (a) An ASHRAE Level II audit or similar, completed or approved by a Professional Engineer (P.Eng), Certified Energy Manager (CEM) or Certified Energy Auditor (CEA)
- Or
- (b) For detached homes, duplexes, triplexes, and row homes, an audit under the EnerGuide Rating System approved by an NRCAN-registered Energy Advisor, CEM or CEA

### This energy audit should include:

- Description of building, including year built, number of units, floor area, and photographs
- Information on current environmental performance, including:
  - Description of building envelope including roof and wall insulation R values and fenestration (window and door) properties
  - Description of HVAC and DHW equipment, including age, specifications and equipment efficiencies where applicable
  - Energy end-use breakdown for all building systems including (but not limited to) lighting, space heating, space cooling, domestic hot water, ventilation, etc.
  - Baseline energy consumption and cost based on a minimum 12 consecutive months of utility bill analysis, separated by fuel type (electricity, natural gas, etc.)
  - Annual baseline GHG emissions
  - Explanation or list of assumptions
- A list and analysis of all energy conservation measures (ECMs), including:
  - For each ECM:
    - Describe the existing system and the recommended upgrade
    - Calculate and list annual energy, annual energy cost and GHG savings
    - List expected new system lifetime, simple payback or net present value calculation
    - Calculate lifetime energy and GHG savings

- Provide a summary table listing all recommended ECMs; ensure interactions between ECMs are taken into account
- How energy savings will be measured after installation

### **New-builds: energy model**

- Description of the proposed building, address, number of storeys, floor area of conditioned space, description of building uses (residential, daycare, office, etc.), number of dwellings/units, building drawings, and if available, renderings
- A complete energy model summary report using industry standard modeling software, including but not limited to:
  - Building envelope R values
  - Window and door properties, fenestration and door area to gross wall area ratio (FDWR)
  - Lighting power densities, exterior lighting power
  - Descriptions and efficiencies of all heating, ventilation, and air conditioning (HVAC) and domestic hot water (DHW) equipment
  - Assumed air leakage/infiltration rate, assumed ventilation rates
- For multi-use buildings, a clear breakdown of building floor area (m<sup>2</sup> or ft<sup>2</sup>) divided according to building uses (e.g. dwellings, day care, school, office, etc.)
- A text description and analysis of energy end-uses (heating, cooling, interior lighting, exterior lighting, plug loads/equipment, fans, DHW, etc.) and calculation of total building energy use by fuel type (electricity, natural gas, etc.)
- For projects that include solar PV (or other renewables), a relevant quotation/summary

### **Pilot project grant**

- Grant for up to 80% of eligible costs
- Up to a maximum of \$500,000

Pilot projects assess innovative solutions in real-world conditions. They may be a small-scale version of a capital project, or a full-scale, replicable test of a novel approach. Pilot projects are expected to demonstrate a high level of energy efficiency performance (e.g., NZER for retrofits or NZE for new builds), and must evaluate innovative measures that have uncertainty around implementation, operations or energy savings. Pilots can include solutions implemented in other jurisdictions with positive results that have yet to be tested in Canada.

### **Capital project financing – retrofits**

- Financing for up to 80% of eligible costs
- Up to a maximum combined financing of \$10 million
- Grants are available for 25–50% of total financing – grant and loan proportions are based on anticipated energy performance

Retrofit capital projects funding supports measures to install or update physical infrastructure to improve existing buildings' energy performance. The project must achieve a minimum 25% reduction in energy consumption compared to the present to be eligible, and must achieve 50% or more in energy savings to qualify for the maximum grant. Projects may also include general maintenance, repairs and other capital upgrades.

The percentage of GMF's contribution awarded as a grant is equal to the percentage of energy savings (between 25% and 50%), as demonstrated in the feasibility study and energy model.

For example, a project that aims to reduce energy use by 35% will receive 35% of its FCM funding contribution as a grant. Projected performance is subject to GMF approval, and all projections must be conservative. The maximum grant is awarded to projects that reduce energy consumption by 50% or more. For these projects, 50% of the funded amount may be awarded as a grant.

### **Capital project financing – new-builds**

- Financing for up to 20% of eligible costs
- Up to a maximum combined financing of \$10 million
- 50% grant and 50% loan

New build capital projects funding supports measures to install physical infrastructure, to create new housing units that are designed to achieve net-zero-ready building energy performance or a net total energy use intensity (net-TEUI) of 80 kWh/m<sup>2</sup> or less. This target may include any positive impact of renewable energy generation on the energy use intensity. Projects working towards NZER/NZE can reach this target through a range of methods and building performance standards. These include, but are not limited to Passive House<sup>®</sup>, or Canada Green Building Council's Zero Carbon Building. GMF does not require or recommend certification through any of these programs.

### **For capital projects – budget and financing**

GMF capital project funding comes in the form of a loan in combination with a grant. GMF aims to provide loans with market competitive rates, in combination with substantial grants to buy down a project's non-recurring costs, reduce the debt burden and make energy-efficiency measures with higher capital costs accessible. This funding is designed to ensure that recipients do not incur additional long-term costs associated with operations or debt servicing.

The funding and grant amounts are calculated as a proportion of total eligible project budget, which includes costs related to energy-efficiency and non-energy-efficiency measures. Therefore, overall capital construction costs, including project management costs, should be included as part of the project scope and budget.



### **For Northern applicants**

Housing providers located in the North<sup>2</sup> experience higher costs for labour and materials, but ensuring homes are affordable generally means rent levels are not proportionate to the higher costs of capital projects. This makes loan payback more challenging. Thus, higher grants along the retrofit sliding scale will be available to northern housing providers (i.e., minimum 35% grant for a 25% reduction in energy consumption and maximum 60% grant for a 50% reduction). For new builds, a grant of 60% will be available for NZER projects that achieve a net total energy use intensity of 120 kWh/m<sup>2</sup>. Additionally, projects in the North are expected to take longer to complete. FCM will consider these differences when evaluating projects, consult regularly with northern providers and adjust the program funding and timelines if necessary.

2 The North is defined as the three territories and the northern extent of seven provinces. This includes portions of the following provinces defined by [Statistics Canada codes](#): Newfoundland and Labrador (10), Québec (24), Ontario (35), Manitoba (46), Saskatchewan (47), Alberta (48) and British Columbia (59). This definition aligns with National Housing Strategy definition.



# Project evaluation

GMF will evaluate projects submitted for funding consideration using the following three criteria:

- **Impact:** The project has the potential to: generate measurable environmental benefits, including energy savings and GHG emissions reductions, as well as other improvements or sustainable practices; positively impact affordability for providers or residents; and, result in improved health, quality of life or community economic development.
- **Implementation:** The project is designed holistically with a strong project management approach that includes planning, risk management, stakeholder engagement and appropriate resourcing.
- **Transformative potential:** The project exemplifies transformative potential through demonstration or adoption of new and better solutions, with a high likelihood of encouraging replication. GMF recognizes the importance of confidence in environmental performance results and the potential impact on operating costs, and as a result, encourages the use of proven solutions in design.

The three key criteria described above are further broken down in Table 3.

Table 3: Evaluation criteria for SAH applications		
Impact	Implementation	Transformative potential
<ul style="list-style-type: none"> <li>• Environmental benefits</li> <li>• Economic benefits and affordability</li> <li>• Social benefits</li> <li>• Relative impact (considers provider size and context)</li> </ul>	<ul style="list-style-type: none"> <li>• Stakeholder engagement</li> <li>• Team and partners</li> <li>• Workplan and budget</li> <li>• Risk management</li> <li>• Financing</li> <li>• Measurement and monitoring</li> </ul>	<ul style="list-style-type: none"> <li>• Innovation and audacity</li> <li>• Capacity building</li> <li>• Replication</li> </ul>



# APPLICATION PROCESS

Applicants interested in SAH funding must complete the process detailed below. With the exception of planning grants, the application process entails an initial proposal screening to validate eligibility, followed by a full application with a Word application form, an Excel project workbook, and required supporting documentation. A GMF project officer will be your point of contact through the process and will review your file, provide feedback and may invite you to revisit steps to ensure the completeness and quality of your application.

This section provides an overview of the application and review process.

## When to apply

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. If this occurs, it will be publicized on the FCM website and applicants will be informed. This annual process is generally the same whether an applicant is applying for planning grants, study grants, pilot projects, or capital projects.



## Funding and review process

### Step 1: Initial proposal (studies, pilots and capital projects only)

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Studies, pilots and capital project applicants fill out a simple initial proposal found online. This is a higher level summary of the project for GMF review. Planning applicants do not use this form.

### Step 2: Eligibility determination (studies, pilots and capital projects only)

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GMF staff review initial proposals for studies, pilots and capital projects to determine applicant and project eligibility and, for capital projects, complete an initial financial review before applicant moves to the full application stage. Applicants will typically receive a response within 15 business days of receipt of initial proposal, depending on completeness and accuracy of information received.

### Step 3: Full application (all application types)

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GMF provides full application form to eligible study, pilot and capital project applicants. The full Planning application form is available online.

### Step 4: Applicant verifies all information in form before submission to box.com

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GMF project officers are available to assist applicants with any questions they have in filling out the full application forms.

### Step 5: Project officer review

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The GMF project officer reviews the proposal for accuracy and completeness, working with applicant to resolve any remaining questions.

### Step 6: Peer review and internal review

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GMF relies on an external expert peer review panel to provide analysis of the project proposals. Peer review evaluation is coupled with internal analysis to provide a funding recommendation to GMF's managing director, the GMF Council and FCM Board of Directors.

### Step 7: FCM funding decision

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For pilots and capital projects, FCM's Board of Directors approves the funding recommendation made by GMF Council. Funding decisions for plans and studies are made directly by the GMF managing director. The time between submission of a full application and delivery of a funding decision is an average of two to three months for plans and studies, and an average of six months for capital projects.

## Application forms

The following GMF forms are required to apply for SAH direct funding:

Planning grant	<ul style="list-style-type: none"><li>• Full Application form: <a href="#">available online</a></li><li>• Project Workbook: <a href="#">available online</a></li></ul>
Studies, Pilots and Capital Projects	<ul style="list-style-type: none"><li>• Initial Proposal: available online <i>on the study, pilot or capital project application page</i></li><li>• Full Application form: <i>provided if eligible project and applicant</i></li><li>• Project Workbook: <i>provided if eligible project and applicant</i></li></ul>

### Initial proposal

In order to validate eligibility for studies, pilots and capital projects, please complete the initial proposal following the instructions in this guide. A GMF project officer will reply within 15 business days with an eligibility determination and initial financial review. Once eligibility is confirmed, the project officer will send the appropriate application form and project workbook, pre-populated with answers from the initial proposal.

### Full application

Using the instructions in this guide, answer each question with adequate detail such that someone who has never heard of the project or community would fully understand your proposal.

### Project workbook

This Excel project workbook contains tabs that summarize important details in order to bring a proposal to an FCM funding decision. Instructions for completion will be shared with the project workbook and, when applicable, must be supported by documentation.

## Supporting documents

Supporting documents provide important information about the applicant organization, the relationship with the municipality, and the details of the project. Items mentioned in the supporting document list are mandatory, but further documentation may be requested or provided as needed and available.

Please refer to Appendix B for the supporting document checklist for your project:

[Appendix B1: Studies](#)

[Appendix B2: Pilots](#)

[Appendix B3: Capital projects – Retrofits](#)

[Appendix B4: Capital projects – New builds](#)

Following your initial proposal review, a separate supporting document checklist will be provided with your invitation to complete a full application.

**TIP:** When possible, reference specific pages in supporting documentation in your application. This will help ensure staff and peer reviewers are best positioned to evaluate your application.





# APPLICATION INSTRUCTIONS: STUDIES, PILOTS AND CAPITAL PROJECTS

Follow the directions below as you complete your SAH funding application. This guide includes all the information you will need to complete the initial proposal form and full application for a study, pilot or capital project.

For planning grants, please follow the instructions provided in the [planning application form](#).

When appropriate, this section of the guide will provide specific instructions, depending on whether you are applying for a capital project, pilot or study.

There are **three sections** to all GMF funding application forms:

- **Part A:** Applicant Information
- **Part B:** Project Information
  - For the full application form, also includes project workbook
- **Part C:** Declaration and Signature

## Part A: Applicant information

Tell us who you are, where you are from, and a bit about your organization.

### A1. Applicant organization type and contact information

The lead applicant is the organization that signs the contract with FCM, oversees the initiatives (even if it has a third party complete the work), incurs the costs of the initiative, and submits the required reporting to FCM. Please provide the contact information for the individual authorized to act on behalf of the lead applicant. Consultants may submit an application on behalf of a lead applicant, however, the lead applicant organization will necessarily be engaged during the process.

### A2. Organization information

Tell us about your organization. Please include information on the following: how long you have been operating, how many units are in your portfolio, what population(s) you serve, and, if applicable, current operating agreement(s)/program(s) and if your organization is a member of any local, regional or provincial/territorial housing associations or networks.

### A3. Municipal support (for non-municipal applicants only)

If your organization is *not* a municipal government, your initiative must be supported by one. Provide a support letter from the municipality. The letter should simply state the municipality's support of the project. The letter must be signed by the mayor on behalf of council, or by the municipality's chief administrative officer (CAO) or city manager. (Note: municipal corporations must complete this step.)

- Optional: The letter may specify any way in which the municipality demonstrates that support, if applicable (e.g., in-kind, financial contribution, land donation, etc.)

In addition, provide the name and contact information for the main contact at your local municipality. Note that municipal contacts may be contacted by FCM to discuss an application.

### A4. Application support

GMF has partnered with the Community Housing Transformation Centre, the BC Non-Profit Housing Association, and the Co-operative Housing Federation of Canada to pilot a two-year Regional Energy Coach initiative. These Coaches will help providers initiate and plan energy efficient retrofits and new construction. If you received support from one of these organizations in the planning of your project, please let us know.

## Part B: Project information

Tell us about your initiative, the anticipated benefits, why this project is important, and how you intend to implement it. Please note that this section includes completion of the application form and the project workbook. Guidance is provided throughout as to where information should be completed.

### B1. Project overview

#### Application form:

Project working title	The title should: <ul style="list-style-type: none"><li>• Describe what the project is</li><li>• Mention the name of the sector or the name of the city/community</li></ul>
Project stage	Are you requesting funding for a: <ul style="list-style-type: none"><li>• Study</li><li>• Pilot project</li><li>• Capital Project</li></ul> Refer to the <a href="#">descriptions</a> of each of the eligible initiatives (see pg. 6).
Project type	Will this be new construction or will you be doing renovations/repairs to existing infrastructure?
Building type (select all that apply)	Is the building multi-unit residential, townhouse, row-house, single-family detached, or multiple buildings?
Number of units included in retrofit, or new units to be built	<ul style="list-style-type: none"><li>• Retrofits - Provide the number of units affected by the retrofit</li><li>• New build - Provide the number of new units that will be built</li></ul>

### B2. Environmental benefits

This section asks applicants to describe the environmental measures used in this initiative, and the expected environmental outcomes. Projects will be assessed based on both the overall impact, as well as the probability of achieving the stated benefits. Energy and GHG emission reductions will be considered, along with other environmental benefits. Environmental results and performance towards a more sustainable society is the primary mandate of the Green Municipal Fund, and as such, this is an important section that receives greater weight in funding decisions. Please reference the [required energy thresholds](#) that you must meet in order to be eligible for funding.

## Application form:

**Question:** Describe the environmental measures used in this initiative, and the expected environmental outcomes.

In completing the application form, please consider the following:

### Main environmental benefit (energy and GHG reductions)

- **Studies:**

- Explain how the study may support the anticipated energy reductions, as well as any reductions in GHG emissions.

- **Pilots and Capital Projects:**

- Describe the energy conservation measures (ECMs) from the energy audit or model that will be used to achieve GMF's environmental threshold criteria, as outlined in your study. Describe the measures your project will take to reduce GHG emissions. Please ensure the expected environmental outcomes can be compared to a baseline or assessment of the current state.

### Other environmental benefits:

- Will your project result in other environmental benefits not represented or highlighted by the energy model? Examples include improving natural assets, using sustainably sourced materials, integrating climate change adaptation and resilience into design, reducing environmental nuisances such as light and noise, conserving water and reducing waste.
- Are these additional environmental benefits quantifiable? If so, please provide estimates (e.g., a smart grid project that allows more renewable generation projects to be integrated on to the grid).

**Study applicants:** Simply explain how the study may discuss other environmental benefits in the analysis.

## B3. Economic and social benefits

This section asks applicants to describe the affordability of their initiative, as well as the economic and social benefits of the project. A wide variety of benefits are acceptable for a project proposal. Social benefits could include improved health, environmental or quality of life considerations of residents, or broader community benefits such as job creation or climate adaptation and resilience. A key consideration in evaluation is that applicants demonstrate how the proposed project will have a positive financial impact for a housing provider.



### B3a. Economic benefits and affordability

#### Application form:

**Question:** Describe how affordability considerations have factored into project design.

Key considerations regarding economic benefits and affordability:

- How do you plan on maintaining/creating affordability through this project?
- How do the solution(s) in the project generate savings, and how are they financially efficient and effective? Describe the return on investment for this project with the inclusion of the proposed energy measures (financial health of the project).
- What are the anticipated operating cost savings generated by this project? What will the benefit of these savings be (e.g., operational savings will be invested in future capital projects, rents will be decreased, resident utility bills will decrease, etc.)?
- Are there other related benefits as a result of the project (e.g., extension of asset life, lower total cost of ownership, revenue generation, etc.)?
- As an optional consideration, consider how this project may impact local economic development.

**Study applicants:** Simply explain the different economic/affordability factors that you will investigate in your study.

### B3b. Social benefits

#### Application form:

**Question:** Tell us about the social benefits generated by your project.

Recognizing that providing affordable housing is in itself an important social benefit, focus on benefits that go above and beyond providing shelter. Where possible, provide any quantification related to these benefits. Some examples of social benefits to consider include, but are not limited to:

- Improving health and safety of residents
- Improving resident comfort or quality of life
- Improving building quality
- Improving building environment (e.g., light, smell, noise, heat)
- Improving service reliability
- Improving your ability to adapt to climate change
- Creating jobs
- Providing a sense of community

**Study applicants:** Simply explain the different social factors that you will investigate in your study.

## B4. Measuring and monitoring

This section asks applicants to describe their plan for measuring and monitoring project results. Monitoring and reporting are essential for GMF to report back to our funder, the federal government, on the impact of its investment. Project results also help inform lessons learned that can be applied to assist future applicants and improve the program overall. Monitoring is also important for housing providers to ensure the expected benefits are realized.

### Application form:

**Question:** Please describe your plan(s) to measure and monitor the impact and benefits arising from this initiative.

FCM seeks projects that have a robust measurement system to support the demonstration of expected project benefits, particularly quantifiable environmental benefits. This question assesses the project's data collection, analysis and project performance verification approach.

A strong measurement system will encompass a range of indicators including those related to environmental/energy performance, business case and improved level of service. Depending on the project, a measurement system would include a description of each parameter, how its value will be determined (direct measurement, modelling, estimation or other), any assumptions or additional technical factors pertinent to determining performance and how the information will be used or rolled up to determine the performance of the project.

**Study applicants:** For each energy saving measure under consideration, describe how you plan to measure and validate performance.

**TIP:** Commissioning and retro-commissioning of implemented systems is considered a best practice and can help ensure performance and associated benefits (both environmental and cost savings) are as expected. The cost of commissioning and retro-commissioning is considered eligible for GMF funding and can be included in your project budget.

## B5. Replication

This section considers the use of best practices and proven solutions to help ensure the successful implementation of a project. It also considers if mechanisms in your project encourage adoption and replication for your future projects or projects by other providers.

### Application form:

**Question:** Please describe if and how your project uses best practices and proven solutions. Additionally, describe any mechanisms in your project to encourage replication and adoption for your future projects or projects implemented by other housing providers.

A project is considered replicable when it demonstrates the following characteristics:

- Models/best practices that have demonstrated proven results are applied to project design
- Contains clear performance benefits that addresses common problems across many housing providers
- Solution addresses a key challenge for housing providers
- There are clear market drivers for the adoption of solution (e.g., cost savings over status quo, financial returns, regulation requirements and incentives)
- Commonly understood metrics and measures are used to show performance

Give specific examples of mechanisms you will use in your project to encourage adoption and replication such as, but not limited to:

- Replication that is integral to the design of the solution (e.g., a packaged solution, toolkits, best practices, plan to replicate within a portfolio, etc.)
- Partnership with one or more private sector, academic, government and NGO organizations with mandates for replicating solutions.
- Applications from coalitions of housing providers, or expressed interest from other housing providers, indicating a desire to replicate the solution if it is successful.

## B6. Capacity building and stakeholder engagement

This section considers how a project is designed to increase the knowledge and capacity of housing providers to undertake energy-related capital projects.

### B6a. Capacity building

#### Application form:

**Question:** Please describe how skills and knowledge will be learned, increased and shared through your project.

Some considerations for capacity building could include:

- What knowledge gap will this project address in your own organization (either with staff or with residents)? What capacity will you have at project completion that you do not have today?
- Will you use local resources (e.g., trades, contractors, consultants, etc.) to build knowledge and skills for energy-related projects within your own community?
- Will you engage residents to build their capacity and understanding of how their actions can contribute to improving environmental outcomes as a part of this project?
- What knowledge gap will this project address in the wider housing provider community?
- How will this knowledge be shared?

- Do you plan on creating educational activities or materials to continue sharing knowledge and lessons learned?
- How will you ensure that the building and energy systems will be operated to ensure continued ongoing target performance by staff and residents?

## B6b. Stakeholder engagement

### Application form:

**Question:** Please describe the stakeholder engagement plan for your project.

Please identify all relevant stakeholders that you have engaged or plan to engage for successful project planning, design, execution and operations (e.g., neighbours, neighbourhood/community associations, agencies/service providers, citizen groups, council/municipal staff). Describe the level, type of interactions and input you will seek from them.

In particular, please outline plans for engagement with residents or people with lived experience. It may also be helpful to consider plans to address potential opposition to the project from local residents (i.e., NIMBYism).

## B7. Innovation

This section asks an applicant to describe the innovation of the proposed project. GMF funding is intended to support entrepreneurial housing providers that undertake innovative and impactful solutions, however, GMF recognizes that innovation is a *relative* measure, and can mean different things to different people and organizations. What is innovative for a small housing provider may not be so for a large one. When answering this question, consider how innovation relates to the specific context of your organization/community.

### B7a. Innovative aspects of the project

#### Application form:

**Question:** Describe the innovative solution(s) you will implement.

A project is considered to be innovative when it demonstrates at least one of the following:

- Development and/or application of new knowledge, policy, practice or advanced technology
- A new and/or emerging application of an existing technology or practice, or
- The adoption of a knowledge or practice new to a community or provider to suit the circumstances of that particular community or provider, or the adoption of advanced technology

In answering the question, you may give additional consideration to the following questions:

- How is each energy measure better than business as usual practice in the affordable housing sector?

Think about how it is better than the baseline (i.e., the current practice or best alternative solution). Express this in technical, economic or social measures such as improved capital and operating cost savings, energy efficiency, reliability, reduced environmental impacts and increased resilience. When possible, please quantify such benefits.

- How is each energy measure innovative?

For example, does it develop or apply *new, best practice* knowledge, policies, practices, technologies, or financial models that have not previously been used by your organization? Or, does it apply existing knowledge, policies, practices, technologies or financial models in a *new way* (possibly to suit your unique circumstances)?

### **B7b. Uncertainties around innovation (audacity)**

#### **Application form:**

**Question:** Describe why and how this project will be challenging for your organization.

GMF recognizes that uncertainties and challenges are an inevitable part of any new and transformative solution and aims to support projects that take on this worthy task. However, it is also critically important for the affordable housing sector to ensure affordability is maintained.

Uncertainties and challenges are different from the risks associated with implementing your project. A project is considered to be taking on uncertainties and challenges when the applicant tries something they haven't previously, or pushes a project further to achieve the greater anticipated benefits, with consideration of best practices, particularly from an environmental perspective.

When answering this question, speak generally to some of the uncertainties or challenges you might face in trying to achieve the target outcomes from your proposed project, and address how you will tackle these challenges and uncertainties to ensure a successful outcome.

### **B8. Project management and delivery**

Project management is an essential component in GMF's evaluation of any funding proposal. A project may be a great idea, but if there is no budget or financial ground on which to stand, it becomes very difficult to evaluate the likelihood of successful implementation.

Aside from the environmental section, this section will require the most time and effort in filling out the application. Make sure to clearly follow the instructions, and if you have any trouble, please reach out to the project officer assigned to your file for assistance.



The entirety of this section is to be completed in the project workbook. Included are the following sections, for which detailed instructions can be found in the workbook:

- Project financials – asks for your project budget and milestones, sources of funding for your initiative, and additional project financial information.
- Project team – asks for up to five key team members, including role, qualifications and experience.
- Project implementation risks – asks for the most significant risks around project implementation and how these risks will be mitigated. If residents will be displaced as a part of this initiative, this section asks for a specific plan for how the displacement will be handled.

## B9. Executive summary

### Application form:

**Question:** Provide a brief summary of your project.

Now that you have gone through the whole form, this is your chance to summarize your project in a couple of paragraphs.

- Highlight key points of the project.
- Why is this project important for your community and what problem(s) are you trying to solve?
- What are the key benefits of your project? In particular, what are the environmental benefits.

In this field, please provide any other information that you feel is relevant in helping GMF to understand your project and intended outcomes.

## Part C: Declaration and Signature

Simply type out the information of the person with signing authority from the lead applicant organization ([see Part A](#)) that will sign the application. Note that the person may differ from the lead applicant primary contact.

Once the application is complete, please verify that you have gathered all supporting documents listed in the “[Application Process](#)” section. Follow the instructions below to submit your application and supporting documents.



# HOW TO SUBMIT YOUR APPLICATION

## Organize your supporting documents

Before submitting, please check the list of required supporting documents for your project based on the checklist provided with your application and available in [Appendix B](#). These documents justify the information provided in the application.

Ensure that your documents have titles that properly reflect their nature.

**TIP:** If possible, add to each document's title the application section (e.g., B2, B6, etc.) that the document supports. This will help staff and peer reviewers find the appropriate files more quickly.

## Ready to submit?

Ensuring your submission is complete with all supporting documents will reduce your processing time.

- Make sure you answered all the questions in the application and project workbook
- Double check that you have all required and supporting documents you will need
- You are ready to upload your files!

## To upload your files:

- A. Click on this [link to the GMF Inbox at Box.com](#)
- B. Follow the simple on-screen instructions.



### **Quebec municipal applicants:**

FCM has an agreement with Quebec's [Ministère des Affaires municipales et de l'Habitation \(MAMH\)](#) that allows the ministry to review applications to GMF before they are submitted to FCM. Quebec municipalities interested in applying should refer to [fcm.ca/sustainableaffordablehousing](http://fcm.ca/sustainableaffordablehousing) for more details or [contact GMF](#).

Municipally-owned corporations are not included in the agreement with MAMH. They must obtain authorization from the Quebec government to secure an agreement with FCM, in accordance with the Ministère du Conseil exécutif. Private non-profit organizations can submit to GMF directly.

## **Need help, or have suggestions to improve this guide?**

If you are having trouble completing the application, uploading files or simply have some questions, give us a call at 1-877-417-0550 or email us at [gminfo@fcm.ca](mailto:gminfo@fcm.ca).





# APPENDIX A: ELIGIBLE COSTS

## GMF Eligible and Ineligible Costs

This table outlines what costs can be funded by FCM. Please pay particular attention to any costs that may be ineligible.

### Section A: Costs incurred prior to date application received by FCM

Cost Category	Eligible costs	Ineligible costs
1) Preparation of full application	Consulting costs to <b>simply write</b> the GMF application, including inserting information into the Project Workbook, incurred up to 90 days prior to application receipt date (maximum \$5,000)	All other costs incurred prior to application receipt date, including any stakeholder engagement or research that took place to support the writing of the full application or to support the insertion of information in the Project Workbook.

**Section B: Costs incurred after date application received by FCM (continued)**

<b>Cost Category</b>	<b>Eligible costs</b>	<b>Ineligible costs</b>
<b>2) Administrative</b>	<p>Administrative costs that are directly linked to and have been incurred for the project, such as:</p> <ul style="list-style-type: none"> <li>• communication costs (e.g., long-distance calls or faxes)</li> <li>• permits or certifications required for the project</li> <li>• printing or photocopying by outside suppliers</li> <li>• acquisition of documents used exclusively for the project</li> <li>• document translation</li> </ul>	<p>Office space, supplies and general overhead costs incurred in the ordinary course of business.</p>
<b>3) Advertising</b>	<p>Advertising costs essential to communicating the project to the public, as well as project evaluation, such as:</p> <ul style="list-style-type: none"> <li>• fees for advertising development</li> <li>• fees for media distribution</li> <li>• website development</li> <li>• public surveys</li> </ul>	<ul style="list-style-type: none"> <li>• Advertising costs for general education or publicity that is a result of ongoing or other business activity and not a specific requirement of the project.</li> <li>• Promotional items.</li> </ul>
<b>4) Audit (capital projects only)</b>	<p>The cost of a third-party financial audit for the capital project if required by FCM.</p> <p>The cost of a third-party environmental audit for the environmental results report.</p>	



Cost Category	Eligible costs	Ineligible costs
<p>5) Capital (capital and pilot projects only)</p>	<p>Pilot projects: Rental or purchase of equipment or assets that are essential for conducting the small-scale activity. This would include specialized system hardware and software, construction costs, materials, renovation and modernization costs, and installation costs.</p> <p>Capital projects: Capital costs as defined and determined in accordance with generally accepted accounting principles (GAAP), including:</p> <ul style="list-style-type: none"> <li>• costs for acquiring, developing, constructing, modernizing or leasing systems (equipment, hardware, software, etc.).</li> <li>• costs of construction, renovation or modernization of facilities and structures such as materials and installation costs.</li> </ul>	<ul style="list-style-type: none"> <li>• Purchase or lease of real property.</li> </ul>
<p>6) Servicing costs and road costs (capital project)</p>	<p><b>For Brownfields projects only:</b></p> <ul style="list-style-type: none"> <li>• Servicing costs - whether they are for the immediate site or for the street.</li> <li>• Road costs - as part of an eligible remediation and redevelopment project.</li> </ul> <p>Primary costs need to be for remediation of the land (i.e. linked to reducing greenfield development). The above costs are only eligible if they are tied to a remediation project and cannot be higher than the remediation costs.</p>	<ul style="list-style-type: none"> <li>• Strictly replacing a road (i.e., road to road) is <i>not</i> considered eligible.</li> </ul>
<p>7) Equipment rental</p>	<p>Rental of tools and equipment related to the project.</p>	<p>Rental of tools or equipment related to ongoing or other business activities.</p>

Cost Category	Eligible costs	Ineligible costs
<b>8) Meetings and public gatherings</b>	Costs related to meetings and public gatherings that communicate the project to the public and that collect feedback, such as: <ul style="list-style-type: none"> <li>• facility rental</li> <li>• audiovisual equipment rental</li> </ul>	Any hospitality expenses such as: <ul style="list-style-type: none"> <li>• food and drink</li> <li>• alcohol</li> <li>• door prizes</li> <li>• entertainment</li> <li>• music</li> <li>• decorations, flowers, centerpieces, etc.</li> </ul>
<b>9) Services</b>	Fees for professional or technical consultants and contractors.	Capital projects: Any costs associated with person(s) enrolled on your organization's payroll, except for those defined under the category listed as "in-kind."  All: Costs for engineering studies, audit studies or feasibility studies for which grants or contributions are provided by or committed to be provided by any program of the Government of Canada.

Cost Category	Eligible costs	Ineligible costs
<p><b>10) Staff remuneration (plans, studies and pilots)</b></p>	<p>Daily rates actually paid by the eligible recipient to its employees (including permanent and contract employees) in Canada for time actually worked on the implementation of the project. The daily rate per employee shall include the following costs:</p> <ul style="list-style-type: none"> <li>• Direct salaries: actual and justifiable sums paid by the eligible recipient to employees in accordance with the eligible recipient’s pay scales as regular salary excluding overtime pay and bonuses</li> <li>• Fringe benefit, in accordance with the eligible recipient’s policies, as follows: <ul style="list-style-type: none"> <li>a) Time-off benefits (prorated to the annual percentage of time actually worked on the implementation of the project): allowable number of days to be paid by the eligible recipient for the payable absences of statutory holidays and annual vacation</li> <li>b) Paid benefits: actual sums paid by the eligible recipient for paid benefits (prorated to the annual percentage of time actually worked on the implementation of the project); this includes the eligible recipient’s contribution to employment insurance and workers’ compensation plans (where applicable), health and medical insurance, group life insurance, or other mandatory government benefits</li> </ul> </li> </ul> <p>Note: For private (for-profit) entities only, as determined by FCM, the value of total staff remuneration cannot exceed 10% of the project’s eligible costs.</p>	<ul style="list-style-type: none"> <li>• Overtime pay</li> <li>• Bonuses/ performance pay</li> <li>• Fringe benefits, such as sick days, maternity leave, parental leave, pension plan and any other fringe benefits not listed as eligible</li> <li>• Costs related to ongoing or other regular business activities and not specifically required for the project</li> <li>• Staff wages while receiving training or attending learning events</li> <li>• Professional membership fees or dues</li> <li>• Staff remuneration for which FCM has provided (or committed to provide) a grant or contribution (This includes funding provided or committed through Climate Change Staff Grants from FCM’s Municipalities for Climate Innovation Program.</li> </ul>

<b>Cost Category</b>	<b>Eligible costs</b>	<b>Ineligible costs</b>
<b>11) Supplies and materials (plans, studies, pilots)</b>	Supplies and materials that are specifically needed to undertake the project.	Costs related to ongoing or other business activities that are not a specific requirement of the project.
<b>12) Transportation, shipping and courier charges</b>	Transportation costs for delivery of materials and services essential for the project.	Any transportation expense related to ongoing or other business activities.
<b>13) Travel and accommodation</b>	Travel and project-associated expenses for you and consultants to the extent that the travel and accommodation rates comply with Treasury Board of Canada guidelines and to the extent that such travel is necessary to complete the project.	<ul style="list-style-type: none"> <li>• Travel and associated expenses of a partner in the project.</li> <li>• Travel, accommodation and fees to attend conferences, missions, trade shows, etc.</li> </ul>
<b>14) Taxes</b>	The portion of taxes for which your organization is not otherwise eligible for rebate.	The portion of taxes for which your organization is eligible for rebate (provincial, territorial, or federal).

Cost Category	Eligible costs	Ineligible costs
<p><b>15) In-kind</b></p>	<p>Plans, studies and pilots: N/A</p> <p>Capital projects: Contribution of staff time by your organization’s employees (including permanent and contract employees). The value of the total in-kind contributions for staff salaries or other remuneration cannot exceed 10% of the other eligible costs.</p> <p>To claim this type of in-kind contribution, you will have to submit a letter from an authorized officer in your organization confirming the details of the in-kind contribution.</p>	<p>Plans, studies and pilots: Any goods and services that are received through donation or in-kind.</p> <p>Capital projects:</p> <ul style="list-style-type: none"> <li>• In-kind contribution of goods and services other than salaries.</li> <li>• In-kind contribution made by organizations other than yours.</li> <li>• In-kind contribution by your organization above 10% of the project’s eligible costs.</li> </ul>



# APPENDIX B: SUPPORTING DOCUMENTS

Please reference the supporting document checklist for your application – studies, pilots, capital project – retrofits, or capital project – new builds. A checklist will also be provided as a separate document in your invitation to apply to SAH, following the initial proposal review. The supporting document requirements for plans are included in that application form.

## B1: Studies

In addition to the SAH application form and project workbook:

<b>Ownership documents<sup>3</sup></b>	<ul style="list-style-type: none"> <li><input type="radio"/> Constatng documents (i.e. founding articles) of Lead Applicant/Borrower</li> <li><input type="radio"/> Organizational chart outlining the names of all related shareholders, subsidiaries, key responsibilities and entity’s corporate/reporting structures</li> </ul>
<b>Approvals</b>	<ul style="list-style-type: none"> <li><input type="radio"/> Letter of support from municipality (City Manager/ CAO or mayor – for non-profits and municipal corporations only)</li> <li><input type="radio"/> Authorizing resolution or by-law, as applicable, from Lead Applicant Council or Board of Directors, confirming application to FCM for Loan and Grant funds</li> </ul>
<b>Financials</b>	<ul style="list-style-type: none"> <li><input type="radio"/> Proof of all confirmed sources of funding</li> </ul>
<b>Project team</b>	<ul style="list-style-type: none"> <li><input type="radio"/> Resumes of five (maximum) main project leads</li> </ul>

*Items in the supporting document list are mandatory, but further documentation may be requested or provided as needed and available.*

<sup>3</sup> FCM may request additional information to verify the legal status of the Lead Applicant/Borrower.

## B2: Pilots

In addition to the SAH application form and project workbook:

<b>Ownership documents<sup>4</sup></b>	<ul style="list-style-type: none"> <li>○ Constatting documents (i.e. founding articles) of Lead Applicant/Borrower</li> <li>○ Organizational chart outlining the names of all related shareholders, subsidiaries, key responsibilities and entity's corporate/reporting structures</li> </ul>
<b>Approvals</b>	<ul style="list-style-type: none"> <li>○ Letter of support from municipality (City Manager/ CAO or mayor – for non-profits and municipal corporations only)</li> <li>○ Authorizing resolution or by-law, as applicable, from Lead Applicant Council or Board of Directors, confirming application to FCM for Loan and Grant funds</li> </ul>
<b>Environmental outcomes</b>	<p><b>RETROFIT:</b></p> <ul style="list-style-type: none"> <li>○ ASHRAE Level 2 or similar energy audit that supports a 25% minimum energy reduction in the building's energy use, including cost of each energy conservation measure (ECM)*</li> <li>○ If the project includes renewable energy production, a solar PV (or other renewable energy) quotation from a qualified contractor*</li> </ul> <p><b>NEW BUILD:</b></p> <ul style="list-style-type: none"> <li>○ Energy model that supports net Total Energy Use Intensity (net-TEUI<sup>5</sup>) of equal to or less than 80kWh/m<sup>2</sup> (120kWh/m<sup>2</sup> for northern communities<sup>6</sup>)*</li> <li>○ If the project includes renewable energy production, a solar PV (or other renewable energy) quotation from a qualified contractor*</li> <li>○ Preliminary architectural drawings and mechanical specifications outlining the total modeled floor area (which should include both residential and non-residential areas), number of units, floor layouts, building envelope properties, HVAC equipment efficiencies, etc.*</li> </ul>

4 FCM may request additional information to verify the legal status of the Lead Applicant/Borrower.

5 Net TEUI refers to the total annual energy demand from all sources for all energy uses (including electricity and fuel used interior and exterior to the building), minus projected annual on-site renewable energy production, divided by the interior area of the building.

6 The North is defined as the three territories and the northern extent of seven provinces. This includes portions of the following provinces defined by Statistics Canada codes: Newfoundland and Labrador (10), Québec (24), Ontario (35), Manitoba (46), Saskatchewan (47), Alberta (48) and British Columbia (59). This definition aligns with National Housing Strategy definition.

<b>Financials</b>	<ul style="list-style-type: none"> <li>○ Proof of all confirmed sources of capital funding (financing, grants, in-kind, forgivable loans, waiver of development charges &amp; fees (as applicable))</li> </ul>
<b>Project team</b>	<ul style="list-style-type: none"> <li>○ Resumes of five (maximum) main project leads</li> </ul>
<b>Risk management</b>	<ul style="list-style-type: none"> <li>○ A project risk registry or risk mitigation document</li> </ul>

*\*required at Initial Proposal*

*Items in the supporting document list are mandatory, but further documentation may be requested or provided as needed and available.*

### **B3: Capital project – retrofits**

In addition to the SAH application form and project workbook:

<b>Ownership documents<sup>7</sup></b>	<ul style="list-style-type: none"> <li>○ Constatting documents (i.e. founding articles) of Lead Applicant/Borrower</li> <li>○ Organizational chart outlining the names of all related shareholders, subsidiaries, key responsibilities and entity’s corporate/reporting structures</li> </ul>
<b>Property</b>	<ul style="list-style-type: none"> <li>○ Most recent development appraisal document</li> <li>○ Description of current liens or mortgages on the property</li> </ul>
<b>Approvals</b>	<ul style="list-style-type: none"> <li>○ Letter of support from municipality (City Manager/ CAO or mayor – for non-profits and municipal corporations only)</li> <li>○ Authorizing resolution or by-law, as applicable, from Lead Applicant Council or Board of Directors, confirming application to FCM for Loan and Grant funds</li> </ul>

<sup>7</sup> FCM may request additional information to verify the legal status of the Lead Applicant/Borrower.

<b>Environmental outcomes</b>	<ul style="list-style-type: none"> <li>○ ASHRAE Level 2 or similar energy audit that supports a 25% minimum energy reduction in the building's energy use, including cost of each energy conservation measure (ECM)*</li> <li>○ If the project includes renewable energy production, a solar PV (or other renewable energy) quotation from a qualified contractor*</li> </ul>
<b>Financials</b>	<ul style="list-style-type: none"> <li>○ Engineered or quantity surveyor budget estimate</li> <li>○ Proforma model of the proposed retrofit</li> <li>○ Audited Financial Statements for the most recent three years and for each guarantor (if applicable). If Audited Financial Statements not available, financial statements that have undergone a review engagement may be accepted*</li> <li>○ Proof of all confirmed sources of capital funding (financing, grants, in-kind, forgivable loans, waiver of development charges &amp; fees (as applicable))</li> <li>○ Operating agreement, letter or other documentation for all sources of operational funding (e.g. rent supplement, operating subsidy, property tax waiver, etc.)</li> <li>○ Any and all commercial lease agreements</li> </ul>
<b>Project team</b>	<ul style="list-style-type: none"> <li>○ Resumes of five (maximum) main project leads</li> </ul>
<b>Risk management</b>	<ul style="list-style-type: none"> <li>○ A project risk registry or risk mitigation document</li> </ul>

*\*required at Initial Proposal*

*Items in the supporting document list are mandatory, but further documentation may be requested or provided as needed and available.*

## B4: Capital project – new builds

In addition to the SAH application form and project workbook:

<p><b>Ownership documents<sup>8</sup></b></p>	<ul style="list-style-type: none"> <li>○ Constating documents (i.e. founding articles) of Lead Applicant/Borrower</li> <li>○ Organizational chart outlining the names of all related shareholders, subsidiaries, key responsibilities and entity’s corporate/reporting structures</li> </ul>
<p><b>Property</b></p>	<ul style="list-style-type: none"> <li>○ Most recent appraisal report</li> <li>○ Proof of land availability, for example:               <ul style="list-style-type: none"> <li>○ A letter from the province or city/municipality confirming the land is available and being provided to the applicant for use</li> <li>○ Copy of all lease agreements (operating, land, subleases, etc.)</li> <li>○ If the land is already owned, a recent property tax statement</li> </ul> </li> </ul>
<p><b>Approvals</b></p>	<ul style="list-style-type: none"> <li>○ Letter of support from municipality (City Manager/ CAO or Mayor – for non-profits and municipal corporations only)</li> <li>○ Authorizing resolution or by-law, as applicable, from Lead Applicant Council or Board of Directors, confirming application to FCM for Loan and Grant funds</li> <li>○ Phase 1 Environmental Site Assessment</li> </ul>

<sup>8</sup> FCM may request additional information to verify the legal status of the Lead Applicant/Borrower.



<b>Environmental outcomes</b>	<ul style="list-style-type: none"> <li>○ Energy model that supports net Total Energy Use Intensity (net-TEUI<sup>9</sup>) of equal to or less than 80kWh/m<sup>2</sup> (120kWh/m<sup>2</sup> for northern communities<sup>10</sup>)*</li> <li>○ If the project includes renewable energy production, a solar PV (or other renewable energy) quotation from a qualified contractor*</li> <li>○ Preliminary architectural drawings and mechanical specifications outlining the total modeled floor area (which should include both residential and non-residential areas), number of units, floor layouts, building envelope properties, HVAC equipment efficiencies, etc.*</li> </ul>
<b>Financials</b>	<ul style="list-style-type: none"> <li>○ Engineer or quantity surveyor budget estimate</li> <li>○ Proforma model of the proposed development</li> <li>○ Audited Financial Statements for the most recent three years and for each guarantor (if applicable). If Audited Financial Statements not available, financial statements that have undergone a review engagement may be accepted*</li> <li>○ Proof of all confirmed sources of capital funding (financing, grants, in-kind, forgivable loans, waiver of development charges &amp; fees (as applicable))</li> <li>○ Operating agreement, letter or other documentation for all sources of operational funding (e.g. rent supplement, operating subsidy, property tax waiver, etc.)</li> <li>○ Any and all commercial lease agreements</li> </ul>
<b>Project team</b>	<ul style="list-style-type: none"> <li>○ Resumes of five (maximum) main project leads</li> </ul>
<b>Risk management</b>	<ul style="list-style-type: none"> <li>○ A project risk registry or risk mitigation document</li> </ul>

*\*required at Initial Proposal*

*Items in the supporting document list are mandatory, but further documentation may be requested or provided as needed and available.*

9 Net TEUI refers to the total annual energy demand from all sources for all energy uses (including electricity and any other fuels used interior and exterior to the building), minus projected annual on-site renewable energy production, divided by the interior area of the building.

10 The North is defined as the three territories and the northern extent of seven provinces. This includes portions of the following provinces defined by Statistics Canada codes: Newfoundland and Labrador (10), Québec (24), Ontario (35), Manitoba (46), Saskatchewan (47), Alberta (48) and British Columbia (59). This definition aligns with National Housing Strategy definition.