

## Required Documentation Checklist



The following list outlines the minimum documentation required and what should be included in each document. These documents are to be uploaded to the CMHC application portal by the applicant. Inability to provide the outlined documents at each stage in the process will inhibit progression of the file and may result in withdrawal of the submission. CMHC at its discretion may request additional documentation as required to complete its assessment of the project.

## Important

Before preparing an application, you should contact your [CMHC Housing Solutions Specialist](#) to support you throughout the application process.

## About the Canada Greener Affordable Housing (CGAH) Funding Opportunities

CGAH provides eligible proponents with the option to apply to two distinct funding opportunities. While the funding opportunities are unique, both are meant to support the project throughout its retrofit journey. To determine which funding to access, you must assess the readiness to complete retrofits and stage of your project. Please connect with a CMHC Housing Solutions Specialist for further assistance in determining which opportunity is currently right for you.

### Pre-Retrofit Funding

Pre-retrofit activities such as an energy audit, energy modelling study, and a building condition assessment report must be completed upon submitting an application for Retrofit Funding. If you are interested in applying for funding to support the completion of pre-retrofit activities, please review the [Canada Greener Affordable Housing \(CGAH\) – Pre-Retrofit Funding](#) required documentation.

### Retrofit Funding

If you have completed pre-retrofit activities, have the required documents and reports, and are interested in applying for funding to complete deep energy retrofits, please review the [Canada Greener Affordable Housing \(CGAH\) Funding](#) required documentation.

Applicants should review the following documentation prior to submitting an application:

- **Program Highlight Sheet**
- **Applicant Guide**
- **Required Documentation Checklist**

## At the time of CGAH Pre-Retrofit Funding Application

### Ownership

#### **CMHC Integrity Declaration:**

- All applicants must provide a newly signed CMHC Integrity Declaration, even if one has been provided for another CMHC program.

#### **Organizational Documents:**

- Articles of incorporation including all supporting documentation, such as, but not limited to: a business name registration, articles of organization, etc., including any modifications or amendments.
- Organizational chart outlining the names of the organization's ownership and management, such as key executives, directors, officers, and agents, including key responsibilities and reporting structure.
- Operating agreements applicable to the project (if applicable).

*Considerations for On-Reserve Applicants: Chief and council should be included in the organization chart.*

#### **Confirmation that land is secured:**

- The property identification number or a recent property tax statement,
- Copy of all lease agreements (if applicable). For example, operating leases, land leases, subleases, headleases, etc.

*Considerations for On-Reserve Applicants:*

- *The "land status report" issued by Indigenous Services Canada (ISC) can respond to this requirement.*
- *Ministerial Loan Guarantee (MLG): this document or an eligible security is required.*
- *In the case where a MLG will be provided, a letter from ISC confirming the First Nation eligibility is sufficient at this stage.*

### Financials

#### **Financial Statements:**

- Audited financial statements for the most recent three years for the applicant(s) and for each Guarantor(s) (if applicable).
- If audited financial statements are not available, financial statements which have undergone a review engagement may be accepted.

*Considerations for On-Reserve Applicants: Financial information which has been provided to ISC can act as an alternative to financial statements.*

### Requested Activities

#### **A quote for eligible Pre-Retrofit Funding activities requested, as documented on the Program Highlight Sheet.**

- Quotes must include an estimated date the activity can start and finish.

*Note: The completion of a Building Condition Assessment (BCA) report, an Energy Audit (ASHRAE 3 or equivalent), and an Energy Modelling Study are three fundamental activities needed for successful deep energy retrofit planning. The reports are required at the time of the CGAH Retrofit Funding application. They must be not more than 12 months (18 months for Environmental Site Assessment Report) old from the date of application, and must meet specific criteria as outlined in the Professional Support section below.*

## At time of CGAH Retrofit Funding Application

### Ownership

#### **CMHC Integrity Declaration:**

- All applicants must provide a newly signed CMHC Integrity Declaration, even if one has been provided for another CMHC program, including CGAH Pre-Retrofit Funding.

#### **Organizational Documents:**

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#### **Operating Statements:**

- Three years of historical detailed operation statements for both residential and non-residential.

#### **CGAH Retrofit Funding Assessment Calculator (Excel):**

- Completed copy of the worksheet available on CMHC website.

### Professional Reports

#### **All professional reports are to be:**

- Prepared by independent, arms-length professionals holding a current, industry recognized designation in their field and be in good standing with their governing body, unless prior approved by CMHC;
- Not more than 12 months (18 months for Environmental Site Assessment Report) old from the date of application;
- Prepared for CMHC or accompanied by reliance/transmittal letter from the author acknowledging that CMHC will be relying on the report for funding purposes;
- Include copies of professional liability (Errors and Omissions) insurance of dollar value as required by CMHC and with no conditions.



**Detailed retrofit scope of work:**

- Provide an executive summary of all retrofit measures and expected timelines to start and complete, broken-down in the following eligible cost categories:
  - Energy retrofit measures (Include all electrical, mechanical, envelope updates, finishes and amenities considered)
  - Renewable energy measures
  - Climate resiliency measures
  - Repair and maintenance that enables or is codependent to any of the above
  - Other

**Cost estimates for the project:**

- A minimum Class B Quantity Survey or cost consultant certified report. Exceptions may be considered by CMHC for smaller projects where professional reports are cost prohibitive.
- Forecasted costs are broken-down in the following eligible cost categories:
  - Energy retrofit measures
  - Renewable energy measures
  - Climate resiliency measures
  - Repair and maintenance that enables or is codependent to any of the above
  - Other

**Building Condition Assessment (BCA) Report:**

- Outline the condition of major building components and systems, such as building envelope, structure, etc., and note any health and safety defects.
- Outline repairs and renewals due within the next 5 years.
- Include the estimated remaining economic life of the retrofitted project as improved. The maximum amortization of the file will be based on the remaining economic life.

*Note: You may need to ask the professional completing the BCA to include the estimated remaining economic life of the building, based on the remaining life of the building components and system information. This is not always included within the typical scope of a BCA. Alternatively, a property appraisal with the remaining economic life information will also be accepted.*

*Note: If the BCA identifies major structural defects, CMHC may conditionally approve the client depending on the remediation and mitigation plans.*

*Consideration for On-Reserve applicants: Equivalent documentation from CMHC Legacy program outlining building condition, repair needs and costs may be substituted for a BCA, detailed scope of work, and/or cost estimates.*

**Energy Audit Report:**

The energy audit must:

- Be undertaken by a [qualified professional](#)
- Meet the American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) 211 Standard for Commercial Building Energy Audits Level 3, or other acceptable standards determined by CMHC.
- Assess the existing energy and carbon intensity of the building
- Review electromechanical design, operations and maintenance practices
- Identify energy efficiency and greenhouse gas emission reduction measures, climate resiliency measures, and co-dependent repairs and maintenance needed to enable the retrofit measures
- Estimate the project impacts (pre-retrofitted vs proposed retrofitted building)
- Perform measurements on specific equipment (if applicable)
- Estimate the costs of retrofit measures and annual estimated energy savings (\$)
- Benchmark the pre-retrofitted building energy use into ENERGY STAR Portfolio Manager
- Use GJ and m<sup>2</sup> as units of measurement
- Describe the methodology and list of any key assumptions made

**Energy Modelling Study:**

The energy modelling study must:

- Be undertaken by a [qualified professional](#)
- Use appropriate energy simulation [software](#) compliant with ASHRAE Standard 140
- Use the findings and recommendations identified in the Energy Audit
- Confirm that the project will meet climate objectives and satisfy the relevant reduction in energy consumption and GHG emissions requirements over baseline (the total amount of energy used and associated GHG emissions by the building in the year ending before the energy efficiency measures and building upgrades are implemented)
- Report annual estimated energy savings (\$)
- Use GJ and m<sup>2</sup> as units of measurement
- Describe the methodology and list of any key assumptions made

**Energy Assessment Attestation (PDF will be available on CMHC website at program launch):**

- A signed attestation must be provided as a cover letter to the energy audit results and energy modelling report, signed by the energy professional, that summarizes the climate outcomes and accuracy.
- CMHC may conduct a quality assurance and/or peer review of what was provided to ensure the climate outcome of the proposed project are reasonable and feasibly met, and to identify energy and environmental improvements and opportunities to further advance the design to maximize efficiency and emission reductions, if applicable.

**Qualified Professional:** The energy and GHG emission reduction analysis must have been undertaken by a qualified professional. For Part 3 construction, this includes professionals with energy modelling experience such as a Professional Engineer, Architect, Certified Engineering Technologist (CET) or Certified Energy Manager (CEM). For low-rise (Part 9) and small multi-unit residential buildings with less than four storeys, a Residential Energy Advisor accredited by Natural Resources Canada, or equivalent, may undertake the analysis. In Quebec, a professional technologist with two years of experience in energy modelling and analysis is also eligible.

**Accepted Software:** Appropriate energy simulation software must be used to conduct the energy modelling analysis. CanQuest and EnergyPlus are examples of accepted energy modelling software for multi-unit residential buildings constructed under Part 3. Other accepted energy simulation programs include eQUEST, DOE2.1E/DOE2.2, Trane-Trace 700 version 6.1 or better, HOT2000, EnergyPro, CanQUEST, EE4 version 1.7, IES-VE, EnergyPlus, Carrier HAP, VisualDOE, PHPP/WUFI, TRNSYS, SIMEB (Quebec), ESP-r, and any other ASHRAE Standard 140 compliant software (reviewed and approved by CMHC). The basic requirements for the energy simulation programs are that they provide whole building energy analysis (i.e. they include all energy end uses), they provide hourly analysis, and have been independently verified to be compliant with ASHRAE Standard 140.

**Note:** All energy retrofit proposals may be subject to a quality assurance review by CMHC to ensure the climate outcome of the proposed project is reasonable and feasibly met.

**Environmental Site Assessment (ESA):**

- Environmental assessment reports: Phase 1 environmental site assessment and Phase 2 environmental site assessment (if applicable). Record of Site Condition application (if applicable), risk assessment (if applicable), and confirmation of site remediation (if applicable).

*Considerations for On-Reserve Applicants: If an ESA for ISC was provided with the application and the ISC required an ESA a separate ESA is not required.*

*Considerations for Indigenous and Northern applications: Alternatives assessments accepted by the local authority of jurisdiction, such as desktop reviews, may be accepted.*

**Environmental Review Process Project Description form (as required)**

- Required for projects located on Federal Lands (including on-reserve lands, but excluding Self-Governing lands) must comply with the [Impact Assessment Act \(2019\)](#).

## Once Approved

**Approvals:**

- Authorizing resolution or by-law from applicant's Council or Board of Directors, confirming signing of agreement with CMHC for CGAH Retrofit Funding, as applicable.

*Considerations for On-Reserve Applicants: Band council resolution.*

**Demonstrated Construction Experience:**

- The applicant, and/or their contracted builder or developer must provide a resume or resumes which demonstrates their experience. This includes a list of completed and current projects of similar size and scope as the subject building with details of location (property address), type of property, number of levels, number of units, overall project budget, year complete.

**There will be a package of conditions, containing additional requirements or documents, that you must satisfy prior to execution of the loan agreement.**

CMHC reserves the right to request additional documentation not included in this list at any time, and it is CMHC's sole discretion on a case-by-case basis.