

# Canada Greener Affordable Housing Program [Umbrella Program]

# Status: Open

Program Category: Built Environment, Climate Mitigation Program Sub-Category: Energy Efficiency (Housing / Buildings)

#### Funder

Canada Mortgage and Housing Corporation (CMHC)

#### **Deadline Details**

Applications for the Retrofit Funding Program will be accepted on a continuous basis until all funds are allocated. The application deadline for the Pre-Retrofit Funding Program Sub stream closed on January 31, 2024.

**Funder Organization Type** Non-Governmental Organization or Society **Eligible Applicants** Local Governments Indigenous Communities

**Intake Type** Continuous Intake

# 1. Description

The Government of Canada is committed to achieving net-zero emissions by 2050. To do this, buildings must be retrofit to reduce greenhouse gas (GHG) emissions and increase their climate resilience in an affordable way. To make this transition more affordable and sustainable, the Canada Greener Affordable Housing (CGAH) program will provide funding to support the completion of deep energy retrofits to existing multi-unit affordable housing (5+ units) that serve low- and moderate-income households and those greatest in need. The program will help community housing providers improve building quality, adapt to climate change, and extreme weather events. The CGAH Program provides forgivable and low-interest loans to help finance building retrofit measures and activities needed to meet climate goals. It also supplies contributions for pre-retrofit activities needed to plan, prepare and apply for retrofit funding. The Program currently has two funding opportunities:Pre-Retrofit Funding: accepted applications until January 31, 2024.For activities like energy audits, energy modelling studies and building condition assessment reports needed for a Retrofit Funding application.Retrofit Funding: continuous intake until funds are fully committed. For deep energy retrofits that will reduce rental buildings energy consumption and greenhouse gas emissions.

## **2. Eligibility Requirements**

#### **Eligible Community**

To be eligible for this funding, you must have an affordable housing purpose and a proven mandate to provide housing to lower-income households or populations in need. This funding is open to:

Indigenous governments and organizations including First Nations, Tribal Councils and Indigenous housing providers

provincial, territorial and municipal government.

#### **Regional Limitations**

Is this a regional program and only supports communities in its service area? No



## **Specific Eligibility Requirements**

The project must be primarily residential and have at least 5 units or beds. Single detached dwellings, duplexes and townhouses must be at least 10 years old. Mid- to high-rise, low-rise and multi-plex buildings must be at least 20 years old. Applicants must meet a municipal, provincial, territorial, Indigenous government or CMHC program affordability criteria. Applicants can also follow other affordability criteria such as rent-geared-to-income, low-income, moderate-income, established income or rent limits/thresholds.

See the program website for full eligibility details.

#### **Other Eligible Applicants Description**

community housing providers such as non-profit housing organizations, public housing agencies and rental co-operatives

Private market housing organizations are not eligible for this funding.

# 3. Funding Information

**Type of Funding** 

Loan

#### **Range of Funding Available per Project**

Under \$100 000 From \$100 000 to \$1 000 000

#### **Description of Funding**

CMHC will fund 100% of eligible retrofit costs, up to \$170,000 per unit (low-interest repayable and forgivable loans combined). Forgivable loans will be the lesser of: \$85,000 per unit, or 80% of eligible retrofit costs. Low interest loans will be available to finance the rest.For pre-retrofit activities, the maximum contribution is \$130,000 per project.



## 4. Additional Information

### **Program Sub-streams**

Canada Greener Affordable Housing Program: Retrofit Funding -<u>https://communityclimatefunding.gov.bc.ca/funding/403f538b-017d-ee11-8179-000d3a09c346</u> Canada Greener Affordable Housing Program: Pre-Retrofit Program -<u>https://communityclimatefunding.gov.bc.ca/funding/86707691-017d-ee11-8179-000d3a09c346</u>

## 5. Contact Information

## Full Program Details

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

## Program Contacts

Housing Solutions Specialist Contact

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*BC Community Climate Funding Guide* Full Program Details: <u>https://communityclimatefunding.gov.bc.ca/funding/613f538b-017d-ee11-8179-000d3a09c346</u>