



Community Housing Infrastructure and  
Repair Program (CHIRP)

# Proponent Guide & Application Form



# Proponent Guide

## Community Housing Infrastructure and Repair Program (CHIRP)

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### Introduction

The CHIRP program is the Department of Municipal Affairs and Housing (DMAH's) repair program for Community Housing organizations (co-op and non-profit housing providers). It supports affordable housing units in the co-op and non-profit sector by offering forgivable loans to fund necessary capital repairs to existing residential buildings. DMAH will fund up to 100% of the cost of eligible repairs, to ensure that organizations can continue to offer affordable housing for low-income households. As conditions of funding, proponents must demonstrate sufficient capacity to manage the project and must agree to (1) provide Building Condition Assessments demonstrating need for repairs, (2) provide a Business Plan detailing their plan to achieve long-term financial stability, and (3) commit to offering a minimum percentage of their units at affordable rents for low-income households, for the duration of the loan forgiveness period. More complete program details are below.

### Background

Through the 10-year Bilateral Agreement under the National Housing Strategy with the Canada Mortgage and Housing Corporation (CMHC), the Government of Nova Scotia continues to work with the federal government to match housing investments to assist more Nova Scotians in need. This includes supporting the preservation of existing units that are owned and operated by co-operative and non-profit housing organizations and promoting sector transformation and growth for long-term sustainability. To assist community housing organizations in achieving this, DMAH is offering forgivable repair loans through the Community Housing Infrastructure and Repair Program (CHIRP) to eligible recipients.

### Program Objectives

- Stabilize and preserve community housing assets to ensure organizations continue to offer affordable rents to low-income households.
- Assist community housing organizations to undertake transformation projects that will support long-term financial sustainability.
- Strengthen organizational and governance capacity to ensure the long-term sustainability of the community housing sector and set the stage for growth in future years.

# Proponent Guide

## Community Housing Infrastructure and Repair Program (CHIRP)

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### Applicant Eligibility

#### Eligible Applicants:

Private non-profit housing provider, including housing cooperatives and community land trusts, that:

- Own and operate affordable housing units that offer below-market rents for low-income households in Nova Scotia.
- Are in good standing with Joint Stocks in any Canadian province or territory and authorized to operate in Nova Scotia.
- Has a demonstrated need for CHIRP eligible repairs supported by appropriate documentation. Most repairs will require a building condition assessment (BCA) completed within approximately the last two years, or as approved by DMAH.
- Demonstrates readiness to begin their repair project and to administer, manage, and report on project outcomes in accordance with requirements set out in the contribution agreement and/or at the request of DMAH.
- CHIRP projects may include rooms in a boarding, lodging or rooming house. Providers of shelters spaces should apply instead to DMAH'S Shelter Enhancement Program.
- Housing providers operating on First Nations reserves should apply to Federal programing for Indigenous housing.

### Eligible Repairs and Costs

#### Eligible/Necessary Repairs (as confirmed by the BCA):

- ▶ Structural
- ▶ Electrical
- ▶ Plumbing
- ▶ Heating
- ▶ Fire Safety
- ▶ Energy efficiency/conservation costs that are not covered by other funding sources (e.g. Efficiency Nova Scotia or other).
- ▶ Accessibility/Barrier free adaptation, improvements, or modifications that are not covered by other funding sources.
- ▶ Health and safety repairs (i.e. structural, electrical, plumbing, heating, fire safety).
- ▶ Replacement of kitchens, bathrooms, and flooring with DMAH approval.
- ▶ Restoration of uninhabitable units.

# Proponent Guide

## Community Housing Infrastructure and Repair Program (CHIRP)

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**Other Eligible Costs**—other costs that will be considered for inclusion in the forgivable CHIRP loan:

- ▶ Associated legal fees including migration costs.
- ▶ Project management fees (note: professional project management is required for CHIRP).
- ▶ Property management fees as related to the CHIRP project.
- ▶ Energy audit fees.
- ▶ Environmental assessments and studies related to eligible repairs.
- ▶ Any other costs approved in advance by DMAH.
- ▶ In DMAH's sole discretion, DMAH may approve an increase to an existing CHIRP loan to cover additional eligible expenses.

Note: For supporting activities such as building condition assessments, asset management plans, portfolio reviews, strategic planning and organizational reviews, mergers/amalgamations, consolidation and acquisition planning, project and property management support, please inquire about the Community Housing Growth Fund – CHGF (<https://centre.support/grants/community-housing-growth-fund/>).

### **Ineligible Repairs:**

- ▶ Work carried out prior to loan approval
- ▶ Repairs to any commercial component of the rental project
- ▶ Purchase of appliances
- ▶ Purchase of/repairs to outbuildings such as sheds
- ▶ Soft landscaping that is cosmetic rather than a structural repair, plantings, furniture and other movable objects

## Prioritization and Assessment of Applications

DMAH staff will work with each applicant to ensure all necessary information is provided. Once your application package is complete, DMAH'S Selection Committee will assess the application.

Assessment of applications, and prioritization of projects, will be based on the below criteria. Due to the volume of applications, we regret that not all applications may be approved in the fiscal year.

Funding for the fiscal year is subject to budget allocation and availability of funds.

### **Assessment of applications is based on:**

Impact of the organization in providing affordable units for at-need households

- Organization's capacity to:
  - ▶ Undertake the repairs.
  - ▶ Start the project on time and meet project timelines.

# Proponent Guide

## Community Housing Infrastructure and Repair Program (CHIRP)

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- ▶ Implement their plan for long-term financial sustainability.
- ▶ Provide timely updates and reporting on the project.
- Appropriate pricing and demonstrated value-for money in the project plan, including all soft costs.
- Financial sustainability of the organization, with preference for organizations committed to mixed income models, partnership/amalgamations, or other strategic approaches.
- Organization's plan to improve accessibility and energy efficiency.
- Whether the organization has received financial assistance under CHIRP or other provincial programs in the previous 5 years.
- Whether the Organization has received financial assistance under CHIRP or other provincial programs in the previous 5 years.
- Financial need of the organization.
- Confirmation of qualifying repairs through a BCA review.

### **Applications may be prioritized based on the following criteria:**

- Organization with a robust long-term plan for financial sustainability.
- Organizations that offer deep affordability for low-income households, or seeking to improve housing outcomes for underrepresented, equity-seeking, or other at-need communities.
- Organizations with potential to achieve increased scale, transformation, or Community Housing sector growth.
- Organizations facing end of long-term subsidy agreements (e.g., CMHC Operating Agreements).
- Organizations who demonstrate readiness to begin projects promptly upon funding.
- Organizations in need of emergency repairs to address health and safety concerns.

## Funding Requirements

As conditions of funding, CHIRP recipients will be required to meet the following program requirements:

- The recipient agrees to hire professional property management for the Loan Term, unless it can demonstrate qualified internal property management staff can perform such duties.
- Projects must have appropriate construction management for the scale and scope of the project. Organizations may be required to hire an independent and professional Project Manager or demonstrate capacity for internal project management with DMAH's approval.
- Organizations must offer a minimum of 30% of project units as Affordable Units for Eligible Households with incomes below the Household Income Limits established by DMAH.

# Proponent Guide

## Community Housing Infrastructure and Repair Program (CHIRP)

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- Organizations must submit a Business Plan and Pro Forma Budget with a focus on long-term sustainability. Applicants will be required to adhere to this Business Plan and provide progress updates on the work contained in that plan, as a condition of funding.
- Organizations must provide a Building Condition Assessment not more than two years old.
- As part of the project, organizations must develop and provide to DMAH an Asset Management Plan (AMP) and comply with that plan including making deposits into a Replacement Reserve Fund.
- Organizations must have the CHIRP Forgivable Loan Registered as a Mortgage on Title for the subject properties. In certain situations, DMAH may request others forms of security as appropriate.

## To Apply for CHIRP

- Carefully read this CHIRP Proponent Guide and attachments, which include:
  - ▶ Application Form (including project partners, workplan, budget/quotes, and Business Plan).
  - ▶ Funding terms and conditions, which apply to all projects funded under CHIRP.
- Complete, sign and witness the Application Form confirming the organization's interest in program participation and acceptance of all funding terms and conditions.
- Submit signed Application Form by email to [CommunityHousing@novascotia.ca](mailto:CommunityHousing@novascotia.ca)
- Applicants will receive acknowledgement of the Application and will be advised of conditional approval once the Application has been reviewed. Timeline for application review should be within 4-6 weeks.
- The number and amount of loans approved is subject to availability of funds.
- Questions about this process or the program may be sent via email to [CommunityHousing@novascotia.ca](mailto:CommunityHousing@novascotia.ca).

DMAH will fund eligible costs plus the **non-recoverable** Harmonized Sales Tax (HST) associated with the costs. Recoverable HST is the amount of HST paid on eligible purchases and expenses for which qualifying non-profit organizations can claim a rebate from the Canada Revenue Agency. DMAH will not fund recoverable HST.

## Program Process

- Submit Completed and Signed Application.
- Application review and Evaluation by CHIRP Selection Committee
- Committee Recommendation for Approval.

# Proponent Guide

## Community Housing Infrastructure and Repair Program (CHIRP)

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- Conditional Funding Commitment approval requirements- Project Contribution Agreement.
- Fulfil conditional requirements including legal work, registration of security, and any other conditions required by DMAH.
- Repair Project Begins.
- Report and Compliance over the term of Agreement
- Repair Process – Tendering, Change Orders, and Invoicing

# Appendix A: Application Form

## Community Housing Infrastructure and Repair Program (CHIRP)

Complete this application form and submit via email to [communityhousing@novascotia.ca](mailto:communityhousing@novascotia.ca)

\*Note, the email's subject line should read: [APPLICANT NAME] CHIRP APPLICATION.

### Application Checklist

Before submitting your application, ensure you include the following:

- Completed Application Form
- Building Condition Assessments
- Rent Rolls
- Recent Reviewed or Audited Financial Statements
- Project Workplan
- Itemized Budget and Quotes
- Business Plan and Pro Forma

### Part A: Applicant Details

Legal Name of the Organization: \_\_\_\_\_

Registry of Joint Stock Companies ID Number: \_\_\_\_\_

Project Lead: (person implementing and reporting)

\_\_\_\_\_

Position: \_\_\_\_\_

Phone:

Work \_\_\_\_\_ Cell \_\_\_\_\_

Email: \_\_\_\_\_

Other Contacts (if applicable):



# Appendix A: Application Form

## Community Housing Infrastructure and Repair Program (CHIRP)

### Part B: Lawyer's Information

Name:

Law Firm:

Email:

### Part C: Project Details

Total number of buildings and units owned by the organization:

Number of units to be repaired:

Number of units to be offered at affordable rates to low-income households:

Address(es) / PID(S):

Planned Project Start Date:

Estimated End Date:

### Part D: Project Funding Partners

One goal of CHIRP is to maintain and expand strategic partnerships. We expect applicants to explore opportunities for cooperation and partnership with other organizations, resources, and/or funders. Applicants may be required to access other funding where the project is eligible (e.g., efficiency rebates, accessibility grants, etc.)

In the table below, please provide details on project partners and describe their roles and responsibilities.

Partner Organization Name	Partner Lead Contact Name, Position, and Email	Partner Role/Responsibility
Example: Efficiency Nova Scotia		Example: Efficiency rebates to support energy efficiency upgrades

# Appendix A: Application Form

## Community Housing Infrastructure and Repair Program (CHIRP)

In the space below, describe how the partnerships above will be used to achieve project outcomes and advance your organization’s short-and-long-term goals.

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### Part E: Project Workplan

In the table below or in a separate attachment describe project eligible repairs, roles and responsibilities, and timelines.

#	Repair Activity	Roles/Responsibilities	Timelines
1.			
2.			
3.			
4.			
5.			
6.			
7.			

### Part F: Itemized Budget and Quotes

In the table below, provide an Itemized Budget that describes both eligible and, if applicable, ineligible project expenses. Including ineligible expenses will provide DMAH with information about the full scope of the project. You may attach a separate document if more convenient.

**Attach quote(s) to support itemized budget.**

Repair Activities (Hard Costs, e.g. roof replacement, etc.)	Costs (including HST)	Funding Source, Program, or Partner Organization (if applicable)	Notes

# Appendix A: Application Form

## Community Housing Infrastructure and Repair Program (CHIRP)

Sub-Total			
Eligible Soft Costs (e.g., legal fees, etc.)			
Sub-Total			
Total loan Request			

### Part G: Rent Rolls

Please provide a separate, attached document showing current rents charged in your organization’s units. Please indicate if units are RGI or receiving rent supplements.

### Part H: Business Plan

**Please provide a Business Plan for your organization / project as a separate document attached to this application. The document should lay out a clear, concise, and realistic vision for the organization and its future. See below for more details on what this document should contain.**

The goal of the CHIRP program is to set organizations up for long-term success. To be successful, it is important for organizations to have a long-term plan to cover their ongoing costs including operations, maintenance, and future capital repairs. This requires a sound business plan with a focus on financial sustainability and opportunities for growth.

Attached to your CHIRP application, please include a Business Plan for your organization. Your Business Plan should include the following:

1. Organization Description: What do you do, who do you serve, what is your purpose, and how do you plan to continue?
2. Status of current property: Are your properties well maintained, are they well managed, what repairs, if any, are currently necessary?
3. Resources and Opportunities: What do you have to work with to help you achieve your goals? (your team, land, expertise, equity, etc.)
4. Challenges: What do you find particularly challenging, where are your main obstacles?
5. Market Rent Analysis: How do your rents compare to market rents in your area?
6. Tenant Selection: How do you fill your units? Who is eligible for your units? How and when do you check incomes?
7. Business Model: How will you generate revenue to cover all costs for long-term success?
8. Financial Highlights: Please complete the Pro Forma budget template included as Appendix C on the program website.
9. Future Growth: What are your goals for the future?

# Appendix A: Application Form

## Community Housing Infrastructure and Repair Program (CHIRP)

To achieve a financially sustainable model, we encourage all organizations to consider reforms, changes, and new initiatives to make your business model as effective as possible. In the current environment, where long-term operating subsidies and rent supplement agreements are ending, community housing organizations face increasing responsibility to ensure their own financial stability. Your Business Plan may need to include new steps to achieve a more viable model.

Examples of initiatives for improved viability could include:

- Governance, Operational, and Financial Reviews
- Following a Capital Repair/Asset Management and maintenance Plan
- Rent Model Reform, such as Mixed-Market and Mixed-Income Models
- Amalgamation and Partnerships
- Opportunities for redevelopment and growth
- Additional Income Streams Including Mixed-Use Development
- Energy Efficiency Upgrades

To undertake this work, community housing providers are encouraged to seek other partnerships and sources of funding. In particular, the Community Housing Growth Fund ([Community Housing Growth Fund – CHGF](#)) may be a valuable resource to support some of these initiatives.

**Timelines:** In describing your plans for Sustainability, please provide approximate timelines for when you hope to complete this work.

**Supporting documentation:** Please be advised that staff may request additional documentation to support your plan. If this is the case, Staff will work with the applicant to obtain any necessary documents.

**Please note:** where the Business Plan is not fully developed, DMAH may reserve the right to hold back a portion of the grant conditional on receipt of a more robust Business Plan.

### Part I: Application Submission

Completed Applications should be submitted via email to [CommunityHousing@novascotia.ca](mailto:CommunityHousing@novascotia.ca).

\*Note, the email's subject line should read: [AGENCY NAME] CHIRP APPLICATION .

#### Application Checklist:

Before submitting your application, please ensure you include the following:

- ✓ Completed Application Form
- ✓ Building Condition Assessments
- ✓ Rent Rolls
- ✓ Recent Reviewed or Audited Financial Statements

# Appendix A: Application Form

## Community Housing Infrastructure and Repair Program (CHIRP)

- ✓ Project Workplan
- ✓ Itemized Budget and Quotes
- ✓ Business Plan and Pro Forma

### **Part J: Applicant Declaration and Signature**

I have read the Community Housing Infrastructure and Repair Program Proponent Guide in its entirety including Appendices. I have understood, and I agree to all the terms and conditions listed therein.

I declare that a minimum of 30% of the project units will be offered as affordable units for the duration of the Loan Term, and those Affordable units will be provided to eligible households (based on the current Household Income Limits) at rental rates below the average market rent for the immediate area.

I certify and declare that all the information contained in this application is complete and accurate in every respect. I am aware that the discovery of any false statements made in the application may result in the cancellation of this application and I agree that such action by Department of Municipal Affairs and Housing (DMAH) will be without penalty or liabilities for damages.

I hereby acknowledge that any work carried out before I receive written confirmation of approval is not eligible for assistance.

I understand that this application does not obligate DMAH to approve program funding.

I have the authority to sign this application on behalf of the cooperative/non-profit.

On behalf of the Board:

Name (Please print):

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Signature:

Date: \_\_\_\_\_

# **APPENDIX B: Funding Terms and Conditions**

## **Community Housing Infrastructure and Repair Program (CHIRP)**

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Recipients of CHIRP funding must enter into a Project Contribution Agreement with DMAH that sets out terms and conditions reflecting the requirements of the program and the CMHC – Nova Scotia Bilateral Agreement for the project. Each section below aligns with both CHIRP and the Bilateral Agreement requirements.

### **Financial Management**

- The recipient will provide confirmation that DMAH security has been executed and registered against the Loan.
- The recipient agrees to hire professional property management for the Loan Term, unless it can demonstrate qualified internal property management staff can perform such duties.
- The recipient acknowledges that DMAH may select or hire a project manager to represent DMAH and monitor the Project. The community housing organization agrees to support DMAH's project manager throughout the Project, including allowing access to units/job sites, meeting attendance, sharing information, and any other support that will help facilitate DMAH's inspections.
- Where a project receives CHIRP funding, a minimum of 30% of the project units must be offered as affordable units for the duration of the Loan Term.
- Affordable units must be provided to eligible households (based on the current Household Income Limits) at rental rates below the average market rent for the area.
- Notwithstanding these requirements, DMAH will allow the organization to charge higher rents and/or offer units to higher income households where necessary to ensure that revenues cover reasonable operating expenses, including maintenance expenses, capital reserve allocations and property management fees.
- The recipient will reimburse any recoverable HST related to this project that is received from Canada Revenue Agency.
- The recipient agrees to provide audited financial statements and an arrears report annually.

### **Asset Management**

- The recipient will provide Building Condition Assessments (BCAs), completed within approximately the last 2 years.
- The recipient agrees to develop a BCA and Asset Management Plan (AMP) as part of the Project which will inform future capital investments. A copy of the BCA and AMP will be provided to DMAH.
- The recipient agrees to deposit the following funds into the Replacement Reserve Fund, where applicable:
  - Available energy conservation rebates (i.e. Efficiency Nova Scotia) to reimburse efficiency costs paid for out of the Replacement Reserve Fund. The community housing organization agrees to maximize energy conservation measures and access all available funding and deposit the funding into the Replacement Reserve Fund.
  - Funds for capital repairs as informed by the AMP

### **Governance (as applicable)**

- The recipient agrees to properly execute and certify resolutions to approve the Loan and Agreement.

# APPENDIX B: Funding Terms and Conditions

## Community Housing Infrastructure and Repair Program (CHIRP)

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- The recipient agrees to complete the required annual filing to maintain an active status with the Registry of Joint Stocks.
- The recipient's board members agree to sign ethical conduct agreements regarding carrying out their duties on behalf of the community housing organization.
- The recipient will ensure that Board members are covered by Director's Liability Insurance.
- The recipient should demonstrate that it has procured adequate property and liability insurance on all units in all subject properties and that DMAH is named as a loss payee.

### Communications Protocol

Recipients of CHIRP funding will acknowledge the contribution made by DMAH and CMHC in any information released or announced to the public concerning the project. Any press release or announcement may only be made with prior written approval of DMAH.

Communications activities can be generally defined as, but not limited to, the following:

- Public or media events and/or ceremonies
- News releases
- Reports
- Web and social media products or postings
- Blogs
- News conferences
- Media interviews
- Public notices
- Physical and digital signs
- Publications
- Success stories and vignettes
- Photos, videos, multi-media content
- Advertising

Joint communications or communications activities that relate to the project and are collaboratively developed and approved by CMHC, DMAH and, where applicable, the proponent, should not occur without prior knowledge and agreement of all parties. Each of the parties may request joint communications with at least 15 business days' notice. DMAH agrees to provide annual letters to households in projects which benefitted from the Canada Community Housing Initiative funding, or such other communication that may be appropriate (e.g. signage, plaques) where mutually agreed to by the Parties (Schedule E subsection 9.2 of the Communications Protocol)

### Media Relations

Proponent will share information within one (1) business day with DMAH should significant media inquiries be received, or emerging media or stakeholder issues arise to a project funded under CHIRP.