

FEDERAL AFFORDABLE HOUSING PROGRAMS

Program Name	Program Description	Lead Organization
<i>DEVELOPMENT</i>		
Seed Funding	A combined grant and loan of up to \$20,000 to cover some of the up front costs involved in developing a housing project proposal, such as housing market studies to evaluate need and demand or development of a business plan.	Canada Mortgage & Housing
Proposal Development Funding (PDF)	Interest-free loans of up to \$100,000 to support the further development of affordable housing project proposals. In addition, if your housing project adds to the stock of affordable housing in your community, you could have a portion of the PDF loan forgiven.	Canada Mortgage & Housing
<i>CONSTRUCTION</i>		
Direct Lending	CMHC's Direct Lending Program provides financing and renewals for eligible social housing projects, offering the lowest average financing rate available	Canada Mortgage & Housing
Affordable Housing Initiative (AHI)	Under the Affordable Housing Initiative (AHI), the federal government, through Canada Mortgage and Housing Corporation, provides contributions to increase the supply of off- reserve affordable housing, in partnership with provinces and territories	Delivered by province
<i>REHABILITATION</i>		
Homeowner Residential	Financial assistance to low-income homeowners for mandatory home repairs that will preserve the quality of	Canada Mortgage

<u>Rehabilitation Assistance Program — Homeowner RRAP</u>	affordable housing.	& Housing
<u>Residential Rehabilitation Assistance Program — RRAP for Persons with Disabilities</u>	Financial assistance to allow homeowners and landlords to pay for modifications to make their property more accessible to persons with disabilities.	Canada Mortgage & Housing
<u>Emergency Repair Program (ERP)</u>	Financial assistance to help low-income households in rural areas, for emergency repairs required for the continued safe occupancy of their home.	Canada Mortgage & Housing
<u>Home Adaptations for Seniors' Independence (HASI)</u>	Financial assistance for minor home adaptations that will help low-income seniors to continue to perform daily activities in their home independently and safely.	Canada Mortgage & Housing
<u>Rental Residential Rehabilitation Assistance Program — Rental RRAP</u>	Financial assistance to pay for mandatory repairs to self-contained units occupied by low-income tenants.	Canada Mortgage & Housing
<u>Rooming House Residential Rehabilitation Assistance Program — Rooming House RRAP</u>	Financial assistance to pay for mandatory repairs to rooming houses occupied by low-income tenants. This program is available in both rural and urban areas.	Canada Mortgage & Housing
<u>Residential Rehabilitation Assistance Program — Secondary/Garden</u>	Financial assistance for the creation of a Secondary or Garden Suite for a low-income senior or adult with a disability — making it possible for them to live independently in their community, close to family and	

<u>Suite</u>	friends	
<u>Residential Rehabilitation Assistance Program — RRAP for Conversions</u>	Financial assistance for the creation of affordable housing for low-income households by the conversion of nonresidential properties into affordable, self-contained rental housing units or bed-units.	
<u>Shelter Enhancement Program (SEP)</u>	Assistance to build, repair, rehabilitate and improve shelters and second stage housing for women, children and youth who are victims of family violence.	