

Info Sheet: Additional Funding Resources

This is a summary of a number of funding initiatives potentially available to aid in the creation of Indigenous affordable housing. If you see something of interest to you, please research the program fully, as these summaries cover only the basics.

Capital Funding Opportunities

- Urban Programming for Indigenous Peoples (UPIP)

The Government of Canada is providing \$53 million per year to this program, for up to 5 years, beginning in the 2017-2018 fiscal year.

The program is split into 2 relevant funding streams, one for capital and one for operating. The capital stream is:

o 2. Programs and Services

Provides funding for up to 5 years to Indigenous Service Providers in urban areas.

Projects that focus on these six key areas will be considered for funding:

- Women
- Vulnerable population
- Youth
- Transition services
- Outreach programs
- Community wellness

<https://www.sac-isc.gc.ca/eng/1471368138533/1536932634432>

- Enabling Accessibility Fund (EAF)

This is funding for projects that pursue initiatives to make communities and workplaces more accessible for persons with disabilities. EAF aims to create opportunities for people with disabilities to take part in community activities, programs and services, and to access employment. They issue proposal calls for funding periodically.

The EAF has 3 different programs:

o 1. The youth innovation component

This program encourages youth to find barriers in their communities. Grant funding up to \$10,000 per project.

o 2. The small projects component

This program provides grants for small scale construction and communication technology projects that improve accessibility in communities and workplaces. Grant funding up to \$100,000 per project. (The most recent Request for Proposals closed November 1st, 2022)

o 3. The mid-sized projects component

This funding is for larger construction projects. Project must provide a holistic suite of programs and services to include persons with disabilities in their

communities and the labour market. Grant funding for up to \$3 million per project.

<https://www.canada.ca/en/employment-social-development/programs/enabling-accessibility-fund.html>

- **Rapid Housing Initiative (RHI)**

This funding provides capital contributions for the rapid construction of new housing or the acquisition of existing non-residential building(s) for the creation of permanent, affordable housing. Please note – it is not known if there will be rapid housing funding after the current March 2023 proposal call.

The funding for this program is divided into 2 streams:

o **1. Projects Stream**

This is application-based funding to build new and/or to purchase existing buildings to be rehabilitated or converted into permanent, affordable housing. There is \$1 billion available in funding for this funding stream in 2023.

o **2. Cities Stream**

There is funding available for select municipalities to build new and/or purchase existing buildings to be rehabilitated or converted into permanent, affordable housing. There is \$500 million available in funding for this funding stream in 2023.

<https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rapid-housing>

- **Open Door Affordable Housing Program**

The Open Door program intends to speed up the process of constructing affordable housing. It provides capital funding, fee's and property tax relief, it fast tracks planning approvals and it opens up available land for the use of development. This program was created in response to the HousingTO 2020-2030 Action Plan.

Subscribe to the Affordable Housing Request for Proposals to get the latest information on funding opportunities.

<https://www.toronto.ca/community-people/community-partners/affordable-housing-partners/open-door-affordable-housing-program/>

- **Multi-Unit Residential Acquisition Program (MURA)**

In 2022, this program provided \$20 million in grant funding and incentives from the Open Door program to qualified housing providers. MURA supports non-profits in purchasing, renovating and operating rental properties for residents of Toronto with low to moderate income.

This program provides up to \$200,000 per unit for the acquisition and renovations of apartment buildings and up to \$150,000 per dwelling room for rooming houses.

MURA is scheduled to open its call for proposals annually.

<https://www.toronto.ca/news/city-of-toronto-launches-call-for-new-multi-unit-residential-acquisition-program-to-protect-affordable-housing/>

- **Canada's Mortgage and Housing Corporation (CMHC)**

CMHC has 2 relevant funding streams to assist in developing affordable housing:

- Co-Investment**

CMHC's Co-Investment program provides low-interest and/or modest forgivable loans to partnered organizations for new affordable housing or repairing existing affordable and community housing.

<https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/co-investment-fund>

- Seed Funding (New Construction Stream)**

Provides interest-free loans and/or non-repayable contributions to assist with the costs of pre-development activities. At this time, it is not currently known if this program will be extended in 2023.

<https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/seed-funding>

- **Savings by Design by Sustainable Buildings Canada**

Enbridge Gas operates programming that provides supports and financial incentives encouraging commercial and multi-residential developments to meet energy and environmental performance beyond the minimum requirements of the building code. This program can provide up to \$1,000 per unit in funding for new affordable housing and provide full-day workshops, and collaboration to develop design specification the satisfies the programs objectives.

<https://sbcanada.org/savingsbydesign/>

- **Green and Inclusive Community Buildings (GICB)**

This program advances the priorities of the Government's climate priorities. The program supports retrofits, repairs or upgrades of existing publicly-accessible buildings, as well as the construction of new community buildings.

A minimum of \$150 million will be allocated to Indigenous projects, and Indigenous applicants are encouraged to apply.

How much of my costs will this program cover?

The GICB Program will provide funding up to the following limits of total eligible project costs.

Table 1: Project cost share, by project type and size		
Total Eligible Project Cost	General program (up to % max from program)	In the territories and for Indigenous communities* (up to % max from program)
Retrofits up to \$9,999,999	80%	100%
Retrofits costs \$10,000,000 +	60%	100%
New builds up to first \$9,999,999 of costs	60%	100%
New build costs \$10,000,000 +	50%	100%

Applications will be accepted until February 28, 2023 at 15:00 (Eastern Time).

<https://www.infrastructure.gc.ca/gicb-bcvi/index-eng.html>

- **The Canada Community Revitalization Fund (CCRF)**

The CCRF intends to help communities improve infrastructure projects to help overcome the effects of COVID-19. **Indigenous applicants can receive up to 100% of funding with Indigenous groups.**

Operational Funding Opportunities

- **Urban Programming for Indigenous Peoples (UPIP)**

The Government of Canada is providing \$53 million per year to this program, for up to 5 years, beginning in the 2017-2018 fiscal year.

The program is split into 2 relevant funding streams:

o **1. Organizational Capacity**

This stream is for Indigenous organizations that provide services to urban Indigenous Peoples. The stream covers operating costs such as key staffing, utilities, rent, etc. Must be not-for-profit to be eligible.

<https://www.sac-isc.gc.ca/eng/1471368138533/1536932634432>