

REFERENCE GUIDE

CMHC Mortgage Loan Insurance for
Multi-Unit Properties (5+ units)



INTRODUCTION

This publication contains the fees, premiums, underwriting norms and documentation required for CMHC Mortgage Loan Insurance for multi-unit properties (5+ units) including rental, licensed care and retirement facilities, and affordable housing projects. For 1 – 4 unit rental properties, please contact your local CMHC Business Centre.

The information contained in this guide is solely intended to assist Approved Lenders in understanding CMHC's requirements. The reader should be aware that these requirements are discretionary and that, on a case-by-case basis, CMHC may require additional documentation or may impose more restrictive underwriting norms than those listed in this guide. The information contained in this guide is subject to change without notice.

For more information, contact the nearest CMHC Business Centre:

ATLANTIC BUSINESS CENTRE

1894 Barrington Street, Barrington Tower, 9th Floor,
Halifax, NS, B3J 2A8
Telephone: (902) 426-3530

QUEBEC BUSINESS CENTRE

1100 René-Lévesque Blvd West, 1st Floor
Montréal, QC, H3B 5J7
Telephone: (514) 283-2222

ONTARIO BUSINESS CENTRE

100 Sheppard Ave. E. Suite 300
Toronto, ON, M2N 6Z1
Telephone: (416) 221-2642

PRAIRIES AND TERRITORIES BUSINESS CENTRE

1000-7th Avenue S.W., Suite 200
Calgary, AB, T2P 5L5
Telephone: (403) 515-3000

BRITISH COLUMBIA BUSINESS CENTRE

1111 West Georgia Street, Suite 200
Vancouver, BC, V6E 4S4
Telephone: (604) 731-5733

**You can also visit our website at: www.cmhc.ca or call
1 877 Multi GO (1 877 685-8446)**

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GUIDELINES FOR RENTAL, LICENSED CARE AND RETIREMENT FACILITIES

Availability	<ul style="list-style-type: none">Subject to CMHC’s Mortgage Loan Insurance requirements, CMHC Mortgage Loan Insurance is available to Approved Lenders for loans to construct, purchase, or refinance, with or without improvements, rental, licensed care, and retirement facilities in Canada.First and second mortgages are permitted.		
Maximum Loan Amount	<ul style="list-style-type: none">The loan relating to residential property may not exceed 85% of the lending value, as determined by CMHC.The loan relating to any non-residential components of a building may not exceed 75% of the lending value attributed to the non-residential component, as determined by CMHC. Non-residential components may normally not exceed 20% of the gross floor area and loan amount attributable to the non-residential portion may not exceed 20% of total lending value.		
Application Fees		Construction Advances	No Construction Advances
	Properties with five or more units:	\$200 per unit or bed	\$150 per unit or \$100 per bed
	for the first:	100 units or beds	100 units or beds
	then:	\$100 per unit or bed	\$100 per unit or bed
	to a maximum of:	\$55,000 per loan	\$50,000 per loan
	Additional fee for CMHC approved advances:	\$350 per advance (beginning with the third advance)	N/A (two advances are permissible)
	Additional fee for non-residential components where the loan amount relating to the non-residential components exceeds \$100,000:	0.30% of the non-residential loan amount	0.30% of the non-residential loan amount
Payment of Application Fee	<ul style="list-style-type: none">The fee is payable by Approved Lenders at the time of the application.CMHC will retain an amount of the fees relative to the work done (minimum of 10 %) if the application is declined by CMHC or withdrawn by the applicant. CMHC will retain the full fee once a mortgage insurance certificate is issued.The fee may be added to the mortgage loan.		

Insurance Premiums	Loan-to-Value Ratio Up to and including 65% Up to and including 70% Up to and including 75% Up to and including 80% Up to and including 85%	% of Loan 1.75 2.00 2.25 3.50 4.50
	The following surcharges may apply: <ul style="list-style-type: none"> • Construction advances: 0.50%. Two advances are permitted without the surcharge. • Amortization extensions: 0.25% for each five-year period beyond 25 years, up to and including 40 years, not to exceed the remaining economic life of the property. • Non-residential spaces: 1.0% of the portion of the loan related to these spaces. • Retirement and licensed care facilities: 1.0% of the loan amount. • Release of rental achievement holdback at rent-up: 0.25%. • Second mortgages: 0.50% of first mortgage loan amount only. 	
Premium Credit for Refinance of an Existing CMHC-Insured Loan	Years since previous transaction Up to and including 1 Up to and including 2 Up to and including 3 Up to and including 4 Up to and including 5 Up to and including 6 Up to and including 7	Credit as % of previous applicable premium 75 70 60 50 40 30 20
	<ul style="list-style-type: none"> • Premium payable is the full applicable rental premium on total loan amount minus the credit. Minimum premium payable is equal to the full premium applied to the incremental additional funds. • Premium credit is not available on previous surcharges for construction advances, release of rental achievement holdback at rent-up, or second mortgages. • As an option, existing CMHC-insured loans are eligible to be refinanced to a maximum 65% LTV and premium is only paid on the new, additional funds. For these “top-up” financing transactions no premium credit is available and the loan must retain its existing amortization. 	
Payment of Premium	<ul style="list-style-type: none"> • The premium is due and payable by Approved Lenders to CMHC as mortgage funds are advanced. • The premium may be added to the mortgage loan. 	

Debt Coverage and Amortization Period	<ul style="list-style-type: none"> Minimum Debt Coverage Ratio (DCR) based upon agreed amortization period and the contract interest rate (minimum five-year term): 							
	<table> <tr> <td>Rental properties with five to six units:</td><td>1.10 1.20 (for refinance)</td></tr> <tr> <td>Rental properties more than six units:</td><td>1.30 (term less than 10 years) 1.20 (term 10 years or more)</td></tr> <tr> <td>Licensed care, retirement facilities:</td><td>1.50 (term less than 10 years) 1.40 (term 10 years or more)</td></tr> <tr> <td>Non-residential space:</td><td>1.50 (term less than 10 years) 1.40 (term 10 years or more)</td></tr> </table>	Rental properties with five to six units:	1.10 1.20 (for refinance)	Rental properties more than six units:	1.30 (term less than 10 years) 1.20 (term 10 years or more)	Licensed care, retirement facilities:	1.50 (term less than 10 years) 1.40 (term 10 years or more)	Non-residential space:
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Non-residential space:	1.50 (term less than 10 years) 1.40 (term 10 years or more)							
Interest Rate	<ul style="list-style-type: none"> The interest rate at time of Interest Adjustment Date (IAD) can be either: <ul style="list-style-type: none"> a) a fixed interest rate (i.e. equal payment mortgage), compounded semi-annually and not in advance; or b) a floating interest rate, provided a ceiling rate is established and the ceiling rate falls within the range of posted fixed market rates being charged at the time on loans having similar terms within the same geographic area of the project. The ceiling rate will be used in calculating the debt coverage ratio (DCR). Once repayment has commenced under a floating interest rate, borrower buy-downs, extensions to amortization period, and/or increases to principal balance are not permitted. 							
Borrower Net Worth and Guarantees	<ul style="list-style-type: none"> CMHC requires that the borrower have a net worth equal to at least 25% of the loan amount, with a minimum of \$100,000. When the borrower is a corporate entity, additional personal and/or corporate guarantees are required over and above the loan covenants. The amount of additional guarantee required is 2% of the loan amount for each percentage in LTV ratio above 60%. <p>For example, at 78% LTV the additional guarantee is 36% of the loan amount, and at 85% LTV the additional guarantee is 50% of the loan amount.</p> For insured loans for the construction of new rental buildings, the additional guarantee during construction will be 100% of the loan amount until stabilized rents are achieved, at which time the guarantee will be reduced to the amount based on the formula described above. 							

	<ul style="list-style-type: none"> Where a borrower is refinancing an existing CMHC-insured loan, the amount of the guarantee is to be set at the greater of the sum of the existing guarantee in effect on the existing loan and the guarantee on the top-up funds according to the policy above; or, the guarantee on the total loan amount(s) using the policy above. CMHC may require additional guarantees or security in certain cases as it deems appropriate.
Non-Recourse Loans	<ul style="list-style-type: none"> Loan cannot exceed 60% of lending value, as determined by CMHC. Exclusions from non-recourse include environmental liability and fraud.
Construction Advancing	<ul style="list-style-type: none"> Where insured construction advances are requested, the loan amount to be advanced during construction will be based on the lesser of cost or lending value (subject to rental achievement holdback if applicable). CMHC will recognize the market value of land in the cost calculation. CMHC will normally require that a general contractor be engaged under a fixed-price contract with bonding equal to 50% on labour and materials and 50% on performance. CMHC may allow for some flexibility in this requirement for projects with fewer than 24 units. Construction costs must be reviewed and recommended by a third-party cost monitor (normally a Quantity Cost Surveyor) reporting to the Approved Lender, who must carry sufficient liability insurance. Interim financing must be verified. First and last advances must be approved by CMHC. The Approved Lender has the option to approve advances occurring between the first and last.
Rental Achievement	<ul style="list-style-type: none"> For new construction, the loan may be advanced up to the lesser of 75% of costs or lending value (70% for licensed care and retirement facilities). The remainder of the loan will not be advanced until the project has achieved stabilized rents, defined as income sustained at the projected rent level through at least one full operating year. Stabilization period may be waived for a surcharge of 0.25% (release of rental achievement holdback at rent-up). Insurance applications for mortgage loans on existing structures with substantial capital improvements may be advanced to the greater of 85% of “as is” value (assuming rental income is not disturbed), or 75% of “as improved” value using projected rental income and a rental achievement holdback, if: <ul style="list-style-type: none"> a) the building is being fully or substantially vacated such that operating income is disrupted; or b) there is clear evidence that the improvements will directly lead to sustained, permanent increases in rents.

Loan Security Options for the Refinancing of a Property	<ul style="list-style-type: none"> • One new insured first mortgage may be registered to replace existing mortgage debt. • An existing first mortgage amended to include a <i>pari passu</i> clause plus an additional mortgage charge with <i>pari passu</i> security ranking (i.e. equal ranking mortgage) may be registered. If <i>pari passu</i>, both mortgages must be administered by the same Approved Lender at all times. • An existing first mortgage plus the registration of a second mortgage charge. A second mortgage is permitted as an interim measure until term renewal of the first mortgage. At term renewal, the first and second mortgages must either be combined into one new first mortgage, or both mortgages must be given <i>pari passu</i> security ranking. Expected prepayment penalties on the first mortgage may not exceed 20% of the lending value. Second mortgages must contain a cross-default clause stipulating that a default under the first mortgage causes a default under the second.
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GUIDELINES FOR AFFORDABLE HOUSING FLEXIBILITIES

The product features outlined below are added flexibilities to CMHC's standard requirements for rental mortgage loan insurance unless otherwise noted.

General Conditions	<ul style="list-style-type: none"> • Enhanced underwriting flexibilities are available for new additions to the affordable rental housing stock. This includes new construction, conversion from non-residential to residential and replacement of affordable units, for example, as a result of demolition. • Units must be modest in size, design, and amenities in relation to other rental units in the market. • Minimum project size of five units. • The degree of underwriting flexibilities is dependent on the level of affordability of the rental units. See Affordability Criteria section below. • Majority of the units in the project must meet affordability criteria.
Affordability Criteria	<p>Three levels of affordability have been identified. The criteria for each are as follows:</p> <p>Level I</p> <ul style="list-style-type: none"> • Self-contained apartments: majority of rents in the project are below the 80th percentile*. • Retirement facilities (facilities providing shelter and support services): majority of rents in the project are below the 80th percentile* for the same project type and service level in the market. • Licensed care and special purpose facilities: majority of the beds are receiving per diem subsidies aimed at reducing shelter costs and term of subsidy is less than the amortization of the mortgage. • Single room occupancy: majority of the units in the project rent for less than 60% of the median rent for one-bedroom units in the market.

	<p>Level 2</p> <ul style="list-style-type: none"> • Self-contained apartments: majority of rents in the project are below the 65th percentile*. • Retirement facilities (facilities providing shelter and support services): majority of rents in the project are below the 65th percentile* for the same project type and service level in the market. • Licensed care and special purpose facilities: majority of the beds are receiving per diem subsidies aimed at reducing shelter costs and term of subsidy is equal to the amortization of the mortgage. • Single room occupancy is not eligible under Level 2. <p>Level 3</p> <ul style="list-style-type: none"> • Projects receiving funding under the federal-provincial/territorial Affordable Housing Initiative (AHI) agreements. • Other projects will be considered that have a similar risk profile to AHI funded projects provided the rents are at levels targeted to meet the needs of households on or eligible to be on a social housing waiting list (generally at or below the 50th percentile* of rents for similar units in the same market). <p>* A given rent percentile is the point in the distribution (smallest to largest) of surveyed rents below which that per cent of rents would fall. For example, if the 80th percentile rent is \$700, then 80% of all surveyed units would have rents that fall below \$700. CMHC publishes the rent levels semi-annually. Note that project rents must also be deemed to be below the market rent of comparable properties in the neighbourhood.</p>
<p>Borrower Eligibility Criteria</p>	<p>Borrowers can be private, public, or non-profit entities. The following eligibility criteria applies to Affordability Levels 1, 2, and 3.</p> <ul style="list-style-type: none"> • Property Management Experience – Borrowers must have at least five years experience operating a housing project of similar type and size. • Credit and Repayment History – Borrowers must have at least break even cash flow over the past five years (financial statements required as evidence) and an excellent credit and repayment history. • Construction Management Ability – Borrowers must demonstrate that they have successfully completed a similar project on time and within budget. Otherwise, borrowers must enter into a fixed price contract with a general contractor who has experience building projects of similar size, cost, building form and construction type in the same market area. Borrowers must have a demonstrated ability to withstand unexpected increases in construction cost. <p>For newly formed groups the following substitutes will be considered:</p> <ul style="list-style-type: none"> • Property Management Experience – Borrowers may enter into a long term contract (minimum five years) for the management and operation of the project with a company that has at least five years experience operating a housing project of similar type and size. This could include a parent/affiliated company or a professional property management firm.

	<ul style="list-style-type: none"> • Credit and Repayment History – Borrowers must provide either collateral security or the guarantee of an entity which meets the borrower eligibility criteria (the collateral or guarantee is required until the borrowing entity accumulates five years of excellent credit and repayment history). Alternatively the debt coverage ratio requirement based on actual rents will be increased by an increment of 0.10. • Construction Management Ability – Where a construction management approach is used, the construction management must be contracted to a parent/affiliated company that meets the construction management eligibility criteria and a formal arrangement must be in place with the parent company related to the project's development. 			
Borrower Net Worth and Guarantees	<ul style="list-style-type: none"> • CMHC typically permits flexibility in net worth and guarantee norms for affordable housing projects. 			
Maximum Loan Amount	<ul style="list-style-type: none"> • Level 1 – The loan relating to the residential property may not exceed 95% of the lending value, as determined by CMHC. • Level 2 – The loan relating to the residential property may not exceed 95% of the lending value, as determined by CMHC. (Maximum of 95% of agreed costs on a case-by-case basis). • Level 3 – The loan relating to the residential property may not exceed 95% of agreed costs. 			
Premiums for Affordable Housing	Affordability Levels 1 and 2		Affordability Level 3	
	Loan-to-Value Ratio	% of Loan	Loan-to-Cost Ratio	% of Loan
	Up to and including 65%	1.20	Up to and including 65%	For Level 3
	Up to and including 70%	1.40	Up to and including 70%	projects a full
	Up to and including 75%	1.50	Up to and including 75%	premium
	Up to and including 80%	2.40	Up to and including 80%	waiver applies,
	Up to and including 85%	3.10	Up to and including 85%	including
	Up to and including 90%*	3.40	Up to and including 90%*	standard
	Up to and including 95%*	3.80	Up to and including 95%*	premium
	* CMHC insurance at these LTVs is offered on a temporary basis until the end of 2009.			
	<ul style="list-style-type: none"> • For Affordability Levels 1 and 2, standard premium surcharges apply as required. • For special purpose facilities meeting Affordability Levels 1 or 2, the retirement and licensed care facilities surcharge of 1.0% applies. 			
Debt Coverage Ratio	<p>Level 1 – 10-year term</p> <ul style="list-style-type: none"> • Minimum DCR of 1.20 using market rents (1.40 for licensed care, retirement and special purpose facilities). Calculated before fees and premiums are added to the loan and excluding reserve requirements; and • Minimum DCR of 1.10 using actual rents inclusive of fees, premiums and reserves. <p>Level 2 and 3 – 10-year term</p> <ul style="list-style-type: none"> • Minimum DCR of 1.00 using actual rents inclusive of fees, premiums (when applicable) and reserves. <p>Where the term is less than 10 years an additional DCR requirement of 0.10 is required.</p>			

	Reserve Requirements Reserves are required to mitigate the risk from cash flow fluctuations. Flexibility in reserve requirements may be considered where the risk of fluctuations is mitigated by an alternative, e.g. rent subsidy commitments, collateral security, or guarantees from partners.
Rental Achievement Holdback	Level 1 - Release of rental achievement holdback at rent-up with no surcharge; or waiving of rental achievement holdback for 0.25% surcharge. Level 2 and 3 - Waiving of rental achievement holdback with no surcharge.
Equity Injection	Level 3 - Staged Grants: Once funds under the federal-provincial/territorial affordable housing initiatives agreements are unconditionally committed to a project, lenders may commence insured loan advances. These funds no longer need to be injected up front. All other equity from the sponsor continues to be required prior to any advancing.
Premium Discount Transfer	<ul style="list-style-type: none"> In exchange for a cash donation a non-profit group, without charitable status, may elect to transfer the premium discount, to which they would normally be entitled, to a donor. The donor can use the premium discount on a future application for mortgage insurance in the name of the donor. The amount of the transferable premium discount is the lesser of 60% of the donation or the dollar amount of the premium discount to which the non-profit group is entitled. The premium discount will be provided to the Approved Lender but can be transferred by the donor to any Approved Lender.

GUIDELINES FOR ENERGY-EFFICIENT HOUSING

The following flexibilities are being offered on a pilot basis ending December 31, 2008 and apply to applications proposing new energy efficiency improvements to rental, retirement, and licensed care facilities.

Underwriting Flexibilities	<ul style="list-style-type: none"> A 10% refund on the full premium paid, provided directly to the borrower by CMHC on qualifying mortgage loan insurance applications. Recognition of proposed energy efficiency improvements in the valuation of rental properties.
Eligibility Criteria	<ul style="list-style-type: none"> New buildings: Must be 25% more energy-efficient than if constructed to meet the requirements of the Model National Energy Code for Buildings. Existing buildings: Must achieve annual energy savings for the building of at least 10%; OR Meet the requirements of Natural Resources Canada's (NRCan's) ecoENERGY program.
Requirements	<ul style="list-style-type: none"> A design proposal or energy retrofit plan must be provided outlining estimated annual energy savings for the building. A post commissioning report or post-retrofit report is required confirming the completion of energy-efficient improvements. Post commissioning reports or energy retrofit plans must be prepared by third party energy-management professionals (e.g. engineer, architect, technologist, individual accredited by a utility company).

MINIMUM DOCUMENTATION CHECKLIST

This checklist represents a minimum package for initiating an underwriting review which will need to be supplemented by documents shown in the Additional Documentation Checklist at the Applicant's earliest opportunity. Priority processing will be given to applications which respect the Minimum Documentation Checklist.

All Projects	<input type="checkbox"/> "Request – Certificate of Insurance" (CMHC 60335). <input type="checkbox"/> The Approved Lender's: description of the property including age, construction type, number and type of units, condition; income/expense analysis on lender's form or CMHC 60369; recommendation on value, with market support. <input type="checkbox"/> Current credit reports for the Borrower and Guarantors. <input type="checkbox"/> Signed and up-to-date personal net worth statements for all individual Borrowers/Guarantors, including details for any real property held: address, description, income and expenses, mortgage balance, mortgage payment and value. The Approved Lender must validate substantive asset-values. <input type="checkbox"/> Financial Statements for the most recent year-end for Corporate Borrowers/Guarantors. <input type="checkbox"/> For Corporate Borrowers indicate the type of structure (i.e. sole proprietorship, limited company, partnership, etc.), the ownership of the entity (including percentage ownership), key individuals, their responsibilities and reporting relationships. For complex Borrowers provide an organization chart describing the relationship with associated entities. <input type="checkbox"/> For properties of 5 to 6 units, a complete property appraisal report, including Schedule A which outlines revenue and expenses of the property. <input type="checkbox"/> Application fee.
Existing Projects	<input type="checkbox"/> Current detailed operating statement for the subject property and/or copies of property taxes, insurance and utilities invoices for the most recent 12 month period. <input type="checkbox"/> Current rent roll for the subject property with rent effective dates. <input type="checkbox"/> Copy of executed purchase & sale agreement, if applicable.
Refinancing Requests	<input type="checkbox"/> Confirmation of the loan balance. <input type="checkbox"/> Confirmation of the <i>pari passu</i> or second mortgage amount requested and lending value expectation. <input type="checkbox"/> Details regarding all existing registered encumbrances including outstanding balances, term and amortization remaining, interest rate and monthly payments.
New Projects	<input type="checkbox"/> Borrower's project revenue and expense projections. <input type="checkbox"/> One set of suite layouts and details/specifications regarding finishes and amenities. <input type="checkbox"/> Copy of construction budget.
Affordable Housing Projects	<input type="checkbox"/> Copies of all third party contribution agreements or letter of intent from appropriate party. <input type="checkbox"/> Copies of all rent supplement agreements or letter of intent from appropriate party. <input type="checkbox"/> Copies of all operating subsidy agreements or letter of intent from appropriate party.
Licensed Care & Retirement Facilities	<input type="checkbox"/> Project description: history of facility, number and type of rooms, amenities, and services offered.
Leasehold Tenure	<input type="checkbox"/> Copy of ground lease with the Approved Lender's opinion, supported by the Approved Lender's Solicitor's opinion, regarding compliance to CMHC policy.

ADDITIONAL DOCUMENTATION CHECKLIST

Additional documentation required to complete the underwriting analysis is outlined below and lenders are encouraged to satisfy all Documentation requirements (both Minimum and Additional) in the first application package. In the list below a * indicates a document which may not be required at all, or which may only be required prior to funding. Certain applications may require documentation other than that outlined below.

All Projects	<ul style="list-style-type: none"> <input type="checkbox"/> A summary of the borrower's past management experience and the résumé(s) of the manager if different from the borrower. <input type="checkbox"/> For Corporate Borrowers/Guarantors Financial Statements for the past three years. <input type="checkbox"/> For individual Borrowers/Guarantors a listing of all personal debt including outstanding balances and monthly payment requirements. <input type="checkbox"/> The amount and source of the down payment. <input type="checkbox"/> Lender's confirmation that Borrowers'/Guarantors' mortgage debt repayment is current. <input type="checkbox"/> For properties with commercial/retail space, the total square footage of the building and the total square footage allocated to commercial/retail space, along with copies of commercial/retail leases and the Approved Lender's analysis of income/expenses and value of the non-residential space. <input type="checkbox"/> For Borrowers with active construction projects a listing of all projects owned and under construction, including type, number of units, location, completion date for new construction, current debt, current value, appraisal surpluses and projects' revenues and expenses. <input type="checkbox"/> *Letter from the lender confirming that the Phase I Environmental Site Assessment for the subject property conforms with CMHC policy relating to environmental risks. <input type="checkbox"/> *For larger properties, while not a requirement, submission of your property appraisal and property condition report will facilitate the processing of the request. <input type="checkbox"/> *For individual Borrowers/Guarantors a copy of the previous year's income tax return, including Schedule A.
Existing Projects	<ul style="list-style-type: none"> <input type="checkbox"/> Three years of historical operating statements for the subject property. <input type="checkbox"/> Appropriate documentation (contracts, plans, specifications, quantity surveyor's report) to support cost of any repairs.
New Projects	<ul style="list-style-type: none"> <input type="checkbox"/> Feasibility/market study in circumstances where market demand and pricing cannot be adequately substantiated by Lender/Borrower. <input type="checkbox"/> Copies of all signed contracts, if available. <input type="checkbox"/> *Documentation in support of construction budget: specifications, and quantity surveyor's report. <input type="checkbox"/> *Confirmation of zoning.
Licensed Care and Retirement Facilities	<p>Where applicable:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Copies of service agreements. <input type="checkbox"/> Copy of "Notice of Decision" or other correspondence from the appropriate provincial/territorial authority confirming compliance with the structural criteria or identifying areas of non-compliance. If the facility is non-compliant in any way, a plan to bring it into compliance must be submitted. <input type="checkbox"/> Copy of most recent provincial/territorial authority's inspection report. <input type="checkbox"/> Copy of most recent provincial/territorial authority's certificate and covering correspondence. <input type="checkbox"/> Copy of completed Long Term Care Facility Calculation Worksheet and evidence of approval from the provincial/territorial authority. <input type="checkbox"/> *Copies of Union contracts, or, if non-union status, information on the relationship between employees and employer, and a comparison of wage rates with unionized facilities.