



THE AGENCY
FOR CO-OPERATIVE
HOUSING

L'AGENCE
DES COOPÉRATIVES
D'HABITATION

RENTAL ASSISTANCE PROGRAM

Who Does What?

Canada Mortgage and Housing Corporation (CMHC) has contracted with the Agency to administer its Rental Assistance Program (also known as FCHI-2) in B.C., Alberta, Ontario and PEI. The program launched on 1 September 2020 and runs until 2028.



Program Design – CMHC

CMHC is responsible for the design and rules of the program.



Program Advocacy – CHF Canada

In its advocacy role, the Co-operative Housing Federation of Canada shares feedback and input with CMHC on any issues with the program rules, on behalf of its members.



Sample By-laws/Policies/Rules – Co-operative Housing Federations

CHF Canada and/or regional federations may develop model or sample by-laws, policies or rules (B.C.) to help their member co-ops adapt their internal operations to the Rental Assistance Program.



Program Enrollment – CMHC/Co-op

Six months before your co-op becomes eligible for the program, CMHC sends you an enrollment package. Your co-op board of directors and membership choose to opt in or opt out. If your co-op wishes to opt in, you need to complete an Annex Form with income details for all households currently receiving subsidy, as well as any others who are eligible for rent-geared-to-income assistance. The completed form is returned to CMHC.



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Program Agreement – CMHC/Co-op/Agency

Once CMHC has determined the number of households needing assistance and the total amount of assistance, the corporation prepares a legal agreement with a funding commitment and obligations for the co-op to meet. The agreement is sent by e-mail for your co-op to sign electronically. Two co-op signing officers sign the agreement and return the signed copy to CMHC.

CMHC sends the Agency a copy of the signed agreement. The Agency uploads it to our Co-operative Housing Agency Information system (CHAIIS), where it joins your co-op's other legal agreements. Your co-op has access to these documents.



Introductory Letter – Agency

Close to the date when the program comes into force for your co-op (the effective date), the Agency sends you a letter with helpful information about the transition to the Rental Assistance Program.



Assisted Charge Calculations – Co-op

Your co-op informs your members about the new program, the household's obligations and how the assisted charge will be calculated. Your co-op's administrator is responsible for collecting income and household information from all households eligible for rental assistance, using CMHC's [Request for Rental Assistance – Annual Household Declaration form](#), signed by household members.

The administrator then enters the information in the Agency's Online Calculator. When using the Calculator for the first time, the administrator will enter unit and housing-charge information by means of the Onboarding feature.



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Annual Filings – Co-op

Two months after your co-op's fiscal year end, the manager submits the annual reconciliation of rental assistance to the Agency. The system the reconciliation, allowing the co-op's auditor to complete the audit and web file your Annual Information Return (AIR) within four months of the fiscal year end.



Agency Reports – Agency

Once the AIR is confirmed as valid, your co-op's rental assistance officer completes a risk assessment and a set of plain-language reports on how your co-op is performing:

- Risk Assessment and Details
- Performance Report
- Plain Language Financials



Request for Changes to the Co-op's Rental Assistance Agreement – Agency/CMHC

If your co-op needs more rental assistance to meet the needs of eligible members or wants to ask for a change in the base number of units, please contact your rental assistance officer at the Agency.



Action Plan – Co-op

Every three years, your co-op needs to submit an Action Plan using the Agency's online system. To help get the ideas flowing, you can use our Self Assessment Questionnaire for the different focus areas. [Action Plan Basics](#) will tell you more. Co-ops will also need to provide the Agency with an annual progress report on their Action Plan.

For more information please contact us at info@agency.coop.