



THE AGENCY
FOR CO-OPERATIVE
HOUSING

L'AGENCE
DES COOPÉRATIVES
D'HABITATION

RENTAL ASSISTANCE PROGRAM

Action Plan Basics

CMHC wants housing co-ops to improve their long-term operations while strengthening the housing sector. If your co-op is in the Rental Assistance Program (FCHI-2), you'll accomplish this by creating and updating a three-year Action Plan. The Action Plan looks towards the future and prepares you for it by guiding your co-op to set goals in key areas.

The progress your co-op makes through your Action Plan will help the program achieve the overall objective of strengthening and stabilizing community housing as you improve your co-op's operations.

Your Action Plan is due a year after you joined the Rental Assistance Program—or if your co-op qualifies for an extension, at a later date agreed on with CMHC.

Here is what you need to know about creating an Action Plan.

Getting Started


Before you start to develop your plan, the Agency invites you to complete a voluntary online self-assessment questionnaire about your co-op. This should help you identify key areas where you would like to strengthen its operations. The Self Assessment also has suggestions about the steps your co-op can take to get the results you want.

The Self Assessment asks your co-op questions about how well you are doing in four main areas, which are listed in Schedule C of your CMHC agreement:

- Governance
- Social Inclusion
- Financial Viability
- Asset Management

You will need to set at least one goal in one of these four areas.

In addition, we have added a fifth area: Sustainability. Although not required by CMHC, this option is for our clients who want to do their part on climate change.



By the time you have answered the questions in your Self Assessment, it should be easy for your co-op to set goals for the next three years in at least one of the first four areas, and in the fifth area, if you wish. Just focus on the actions that will help you make progress.

You may choose to break a goal down into milestones (steps) by year — ideally, one per year— giving yourselves a full three years to accomplish that goal. You may also adopt separate goals in different areas. Please make sure to set due dates for your milestones and goals. You're allowed to change these deadlines later if they were too ambitious.

For example, a goal in the asset management section of your plan could be to get a professional building condition assessment (BCA) or to update your co-op's old one. In the governance area, one possibility could be to schedule a Board Basics course with your federation. Another could be to have your entire board take the training together—including experienced directors.

Making Progress

Every year, your co-op updates your plan and shares it with the Agency to mark your progress towards your goals. This update will also give you an opportunity to revise those goals or to change their completion date. Your update is due four months after your fiscal year end, at the same time as your Annual Information Return (AIR) filing.

Like your original Action Plan filing, your update consists of two parts:

- A voluntary self-assessment questionnaire to help you identify areas for improvement, and
- The Action Plan itself, where you can enter and submit your goals.

What if your co-op has made improvements but failed to achieve all you had planned? A slow start, or lack of progress, will not threaten your co-op's involvement in the Rental Assistance Program.

If you wish, you can use your annual update to give yourself more time to meet the goal you missed. Or you can choose a different goal that will help your co-op, while being easier to achieve. Please ensure that you change the Action Plan form to show results from the current year before submitting your updated plan.

In the past, you accessed your Action Plan using a special login link sent to your co-op two months after your fiscal year end. Early in 2025, the Agency will ask your co-op to authorize one or more people to file your updated Action Plan online. Using a unique username and password, the authorized person will be able to enter our database and file your updated plan.

For more information, please reach out to your rental assistance officer.

For more information, please contact us at agency.coop.