



Region of Durham
Housing Services Division

Canada-Ontario Community Housing Initiative (COCHI) Application Guide for Housing Providers

Call for Applications

Application Deadline

Housing providers interested in participating in the Canada-Ontario Community Housing Initiative (COCHI) program must submit a completed COCHI Application for Urgent Capital Repairs by:

4:30 p.m. on Friday, August 28, 2026

How to Apply

All application(s) must be completed and submitted through the Region's online portal:

Application Link:

[Community Housing Capital Repair Programs | Online Application Portal](#)

Applicants are strongly encouraged to review this Application Guide in full before completing an application, as it outlines:

- Application eligibility and affordability requirements
- Eligible capital repair/replacement projects
- Funding details and timelines
- How applications are evaluated and prioritized
- Detailed instructions for answering questions in the application

For questions regarding the application process, please contact: CHAdmin@durham.ca

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Canada-Ontario Community Housing Initiative (COCHI) Overview

The Canada-Ontario Community Housing Initiative (COCHI) was introduced by the Ministry of Municipal Affairs and Housing (MMAH) in 2019 as part of the Community Housing Renewal Strategy. COCHI leverages federal investments under the bilateral agreement between MMAH and Canada Mortgage and Housing Corporation (CMHC) and is intended to help preserve the supply of non-profit community housing. COCHI funding supports community housing providers to complete urgent capital repairs that preserve and extend the functional lifespan of their building.

Application Eligibility Requirement

At the time of application, community housing providers must be administered under the *Housing Services Act*, 2011 or have a Part VII.1 Agreement with the Region to be considered for COCHI funding.

Affordability Requirements

Community housing providers that receive COCHI funding must remain affordable for a ten-year period after the completion of the funded capital repair work, including a minimum of five years during which it must operate as community housing or as a Part VII.1 housing project under the *Housing Services Act*, 2011. This requirement applies regardless of any operating agreements, mortgage obligations, or agreements between the Region and eligible housing providers.

During the ten-year affordability period:

- Housing providers are required to maintain their current rent-geared-to-income (RGI) Service Level Standard Target established for the project unless otherwise adjusted by mutual agreement between the Region and the housing provider; or
- Ensure total rental/occupancy charge revenue for the project is less than 80 per cent of the total Average Market Rent (AMR) for Durham Region, as published annually by Canada Mortgage and Housing Corporation (CMHC).

What Projects are Eligible under COCHI?

COCHI must be used toward strategic capital repairs which preserve and extend the functional lifespan of your community housing project and help support ongoing housing provider sustainability.

Eligible repair/replacement activities include:

- Replacement or repair of core building systems and sub-systems including:
 - Heating and cooling systems
 - Roof systems (including leaks)
 - Water related issues

- Structural repairs
- Health and safety repairs including:
 - Accessibility renovations
 - Repairs required to address conditions that render a unit uninhabitable, including extensive damage, mold and biohazard remediation.

Other eligible costs may include consultant fees. Please refer to '[Requirement for a Consultant](#)' for more information.

How are Projects Funded?

Housing providers can access up to \$50,000 per unit in the form of a forgivable loan to complete urgent capital repairs/replacements provided the project meets the eligibility and affordability requirements.

Requirement for a Consultant

Hiring a qualified consultant is strongly recommended and may be required depending on the scope and complexity of the capital repair/replacement work.

For projects exceeding \$40,000, retaining a consultant may be required. This threshold reflects the level at which projects often benefit from professional oversight, even if permits are not required. Many repairs/replacements at this scale include significant oversight and may require technical review to ensure proper planning and execution.

Consultants can assist with developing a clear and accurate scope of work, preparing cost estimates, obtaining competitive quotes, and overseeing the project to ensure the work is completed in accordance with applicable codes and best practices.

If a consultant is not retained for a project valued over \$40,000, the applicant must provide a detailed project plan that includes a clear timeline for completion, along with a description of the relevant experience and qualifications of the property management staff managing the work.

It is a best practice to ensure consultants carry a minimum of \$5 million in liability insurance.

Estimating Project Costs

Applicants must provide a clear and realistic estimate of total project costs at the time of application. To support this estimate, applicants are required to submit:

- At least one recent repair/replacement quote; and
- A breakdown of any associated consultant costs, if applicable.

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Submitted quotes are used to verify the overall project cost estimate. It is strongly recommended that applicants engage an engineering consultant to obtain an accurate cost estimate for their services.

Applicants may include a quote from the consultant or other consultant-provided documentation to support the estimated cost. Estimated consultant costs should be included in the total project cost submitted with your application, if applicable.

If a project is approved for funding, the housing provider must follow its standard procurement processes, including all applicable purchasing policies or by-laws, when selecting a contractor.

All contractors must be appropriately licensed, insured and qualified to complete the work and must provide documentation of a warranty in accordance with industry standards.

If the actual cost of an approved project exceeds the awarded funding, the housing provider is responsible for covering the difference using their own capital reserves.

Once funding is awarded, the amount allocated is final. Additional funding cannot be requested, as the Region must ensure that all COCHI funds are fully committed within the Ministry's strict timelines. It is essential that applicants confirm accurate pricing and plan carefully to avoid budget shortfalls.

How will Applications be Evaluated?

Applications will be evaluated and prioritized by a committee comprised of regional staff. The evaluation process may take up to eight weeks depending on the volume of applications received. The intent of the evaluation is to verify compliance with the provincial program guidelines.

The evaluation committee assesses and confirms:

- The eligibility of the proposed capital repair/replacement.
- That the proposed capital repair/replacement is urgent and critical.
- The extent to which the repair/replacement will preserve the functional lifespan and support the long-term sustainability of the community housing provider site.
- The project timelines, including estimated start and completion dates meet program deadlines.
- The total funding requested and supporting cost estimates are reasonable to complete the project.
- The provider's ability to undertake the project through its current capital reserves.

How to Complete Written Responses (Section 3: Questions 1 – 4)

Applicants must respond to all 4 questions in **Section 3 – Capital Repair/Replacement Details** of the application. The details provided in questions 1 through 4 are critical to the evaluation of your application.

Please provide as much detail as possible to fully address each question. The information requirements for each of the questions below represent the **minimum** detail required to complete the evaluation of your application.

Question 1: Project Scope of Work

Applicants must clearly outline the **full extent** of the work being proposed. Examples of eligible work are included in this guide under '[*What Projects are Eligible under COCHI.*](#)'

At a **minimum**, your response must address the following:

- Describe in detail the full scope of work.
- Specify if the work required is a repair or replacement.
- Explain why a replacement is the preferred course of action, if applicable.
- If the repair/replacement applies to specific units, identify the unit numbers.
- If the repair/replacement is specific to a certain section of your site, please specify.
- You must attach before pictures with your application.

Question 2: Project Urgency/Need

Applicants must outline why the repair/replacement is **urgently needed** now.

At a **minimum**, your response must address the following:

- Explain in detail why the project is urgent and critical.
- How old is the building component?
- Describe the current condition/state.
- Has the building element had some repairs, reached life expectancy, beyond repair or at end-of-life cycle, critical failure/violation, or critical failure impacting other building components?
- Describe the current risks with respect to safety, health, or building integrity.
- Describe the impact if the repair is delayed or not completed within the next 18 months.
- Supporting evidence can include historical repair/maintenance costs, details from your most recent Building Condition Assessment (BCA) or other engineering consultant reports, etc.

Question 3: Project Preservation

Applicants must clearly outline how the repair/replacement will **extend and preserve the functional lifespan** of their housing project.

At a **minimum**, your response must address the following:

- Explain in detail how the project will help preserve the community housing units at the site.

Examples may include roof replacement, boiler replacement, or elevator modernization projects that extend the functional lifespan by x number of years and help to protect other building components, maintain accessibility or enhance quality of life for residents, etc.

Question 4: Project Ongoing Sustainability

Applicants must provide information on how the repair/replacement will support the ongoing sustainability of their community housing project.

At a **minimum**, your response must address the following:

- If the repair/replacement is funded through COCHI, how will this impact your operating budget and capital reserve?
- Describe the impact on repair, maintenance and staff costs.

Successful Applicants

Successful applicants will be notified in writing that their project has been approved for COCHI funding. In order to access COCHI funding, the housing provider must enter into a Project Funding Agreement with the Region of Durham. This agreement must be signed by two Board members with the appropriate signing authority.

Unsuccessful applicants will be notified in writing on the outcome of their application.

Timelines for Completing the Project

Project Start Deadline

Projects approved for COCHI funding must start the project within 120 days of a signed Project Funding Agreement with the Region or no later than April 14, 2027, whichever occurs first. The deadline for fully executed Project Funding Agreements is December 15, 2026.

The start of a capital repair project is defined as initiating the procurement process for a consultant, if applicable, or initiating the procurement for the capital repair work.

Project Completion Deadline

All work must be completed by **February 29, 2028**.

Key Reminders

- Applications must be submitted by **4:30 p.m. on Friday, August 28, 2026**.
- Submit a separate application for each urgent capital repair/replacement project.
- Ensure all sections of the application form are completed in full.
- Include current quote(s) that reflect scope of work, including consultant costs where required.
- Include before pictures that provide a visual of the current state of the building component.
- Incomplete or late applications will not be considered.
- Approved projects must begin within 120 days of a signed Project Funding Agreement, and the work must be completed by **February 29, 2028**.

Appendix A

Factors to Consider when Hiring a Consultant

Contract Format: Is the consultant using a standard industry agreement?

Insurance: Have they provided proof of Commercial General Liability and Professional Liability insurance?

Scope of Work: Does the consultant's contract cover all key phases?

1. Development of bid document specifications, drawing, evaluation criteria (if Request for Proposal process to be used) & contract terms.
2. Administration of bidding process, bid analysis, award recommendation and contract preparation.
3. Verification of compliant work performance, payment and holdback release certifications.
4. Collection and transfer of applicable warranties to project owner upon completion of the project?

If not, do you have qualified staff to perform these functions?

Bidding Process:

- Is the Consultant using an advertised and unrestricted bid invitation process where the lowest compliant bid will be selected?
- If not, will the Consultant be using an advertised and unrestricted pre-qualification process to select a qualified list of contractors to bid on a future tender?

Tendering Documents:

- Is the Consultant using Canadian Construction Documents Committee (CCDC) standard documents?
- If not, will the Consultant's proposed tendering documents include:
 1. The final contract form that will be executed with the lowest compliant bidder?
 2. A requirement for each bidder to submit a bid security (such as a bid bond or certified cheque) with the bid, as a guarantee of bid acceptance (including required bonding and insurance)?
 3. A complete set of specifications, drawings and work performance standards?
 4. Performance securities and insurance to be submitted by the successful contractor upon notice of bid acceptance?

5. Warranty coverages for materials and installation? e.g. roofing materials and windows are commonly warranted for at least five years.
6. Fixed bid close date, time and location requiring bids to be submitted in sealed envelopes?
7. Irrevocable acceptances period, such as 60 or 90 days following the bid close date?
8. An inclusive process to allow the housing provider to be present for the tender opening?
9. Pricing based on an all-inclusive “lump sum” bid?
 - If there are alternative prices that may be bid, the Consultant should explain how these will be evaluated to ensure that only the “lowest” acceptable bid meeting specifications will be recommended. Otherwise, the document should disclose the criteria that will be used to determine the bid that will be accepted.

Pre-Qualification Transparency:

- If a pre-qualification process is to be used prior to tendering, will the evaluation criteria be disclosed in the pre-qualification document?
- Will a summary of the pre-qualification process and final ratings or scores be provided by the consultant for your records prior to inviting tenders from the pre-qualified contractors?

Additional Considerations

- Take digital pictures before, during, and after the repair/replacement.
- Ensure all eligible rebates have been applied for.
- Specify double-pane, low-E Argon windows for replacements.
- Ensure attic insulation meets a minimum R40 standard for roof work.
- Prioritize energy efficiency in all repair/replacement decisions.

Appendix B

Considerations under the Occupational Health and Safety Act (OHSA)

Projects funded under the Canada-Ontario Community Housing Initiative (COCHI) may involve activities that are subject to the Ontario *Occupational Health and Safety Act* (OHSA). A key principle of the OHSA is that one party must have overall responsibility for health and safety on a project, often referred to as the “constructor”. This role carries significant legal responsibility, including ensuring that all workers and contractors comply with applicable health and safety requirements. In most cases, when a single contractor is hired, that contractor assumes this role.

Where multiple projects are undertaken at the same time, particularly with different contractors working concurrently on site, there is an increased risk that the housing provider may be seen as having overall control of the projects. This can result in the housing provider being deemed the “constructor” under the OHSA, even if this was not intended. In this situation, the housing provider could become responsible for the health and safety across all project activities and may be exposed to significant liability if issues arise. To reduce this risk, projects should be carefully planned, and where possible, scheduled so that multiple contractors are not working at the same time while still meeting COCHI program requirements and timelines.

Additional Resources

For more detailed information, please refer to:

- [Occupational Health and Safety Act \(Ontario\)](#)
- [Guide to the Occupational Health and Safety Act](#)