#### SOCIAL HOUSING AGREEMENT

AGREEMENT made June 19, 2006

between CANADA MORTGAGE AND HOUSING

CORPORATION

hereinafter referred to as "CMHC"

and BRITISH COLUMBIA HOUSING MANAGEMENT

COMMISSION

hereinafter referred to as "BCHMC":

WHEREAS CMHC and BCHMC each have responsibilities for furthering the objectives of affordable, suitable and adequate housing for British Columbians;

AND WHEREAS the parties share the objective of administering social housing programs in a way that is streamlined, efficient and easy to understand;

AND WHEREAS at present there are various social housing programs that are funded by CMHC and BCHMC or by CMHC, and are variously managed and administered by CMHC or BCHMC;

AND WHEREAS the parties wish to consolidate the management and administration of the social housing programs to which this Agreement applies for the purpose of enhancing their effectiveness and efficiency;

AND WHEREAS CMHC is an agent of Her Majesty in Right of Canada pursuant to the Canada Mortgage and Housing Corporation Act, R.S.C. 1985, c. C-7 as amended ("CMHC Act"), and the National Housing Act, R.S.C. 1985, c. N-11 as amended ("NHA"), has the authority to enter into this Agreement pursuant to the CMHC Act and the NHA, and is entering into this Agreement as such an agent;

AND WHEREAS BCHMC is an agent of Her Majesty in Right of the Province of British Columbia pursuant to the Ministry of Lands, Parks and Housing Act, R.S.B.C. 1996, c.307 and has the authority to enter into this Agreement pursuant to that Act, and is entering into this Agreement as such agent;

NOW THEREFORE the parties to this Agreement agree as follows:

#### 1. DEFINITIONS

- (a) "CMHC Funding" means the amounts referred to in paragraph 7(b), amounts carried over pursuant to paragraphs 10(a), (b) and (c) and recoveries referred to in paragraph 10(d), but does not include the one-time allowance referred to in paragraph 7(c).
- (b) "Effective Date" means April 1, 2006.
- (c) "Funding Expiration Date" means June 30, 2034.
- (d) "Household" includes a person who occupies a dormitory bed or room.
- (e) "Housing" means residential accommodation and facilities, common areas and services used directly with the residential accommodation. Where permitted by the context, Housing includes the management of the Portfolio and the management and administration of the residential accommodation and facilities, common areas and services directly used with the residential accommodation. Notwithstanding the foregoing, Housing does not include commercial or institutional premises, social or recreational services, and services or facilities related to mental or physical health care, education, corrections, food services, social support or public recreation.
- (f) "Portfolio" means the collection of programs in Schedule C as well as any programs added in accordance with clause 6(b)(iv) from time to time, and any modifications made in accordance with clauses 6(b)(v) and (vi), but does not include the programs that have been removed in accordance with clause 6(b)(iv) from the time they are removed.
- (g) "Targeted Household" means a Household which at the time of its entry into Housing in the Portfolio qualified or qualifies within the Housing Income Limits referred to in paragraph 5(c) or at the time of its entry into Housing in the Portfolio before the Effective Date met income requirements for housing assistance then in force as established by CMHC or CMHC and BCHMC.
- (h) "Year" means a period of twelve consecutive months starting on April 1, 2006 or its anniversary.

#### 1.1 AFFORDABLE HOUSING PROGRAM AGREEMENT

This Agreement does not affect the Affordable Housing Program Agreement between the parties dated December 13, 2001, nor any present or future supplementary or amending agreement related to that agreement. Contributions by Others under those agreements do not include any CMHC Funding under this Agreement nor any contributions which receive credit under agreements with CMHC outside those agreements.

### 2. REPLACEMENT OF EXISTING AGREEMENTS FOR PRESENT FEDERAL-PROVINCIAL PROGRAMS

- (a) This Agreement replaces all existing agreements between CMHC and BCHMC relevant to the programs listed in Schedule A as delivered in British Columbia as of the Effective Date.
- (b) The expression "existing agreements" includes all incidental arrangements and understandings. The expression "existing agreements between CMHC and BCHMC" also includes all housing-related arrangements between the Government of Canada or CMHC and the Government of British Columbia or BCHMC, or any respective past Canada or British Columbia authority, the responsibility for which has been transferred to or assumed by CMHC or BCHMC respectively by enactment or otherwise. All existing agreements are intended to be listed in Schedule A, but the parties agree that some may have been inadvertently left out.
- (c) BCHMC assumes CMHC's responsibility for the management and administration of the programs in Schedule A, and all of the responsibilities and rights that CMHC may have under agreements with others relevant to the programs in Schedule A.
- (d) Where there are third parties to existing agreements between CMHC and BCHMC relevant to the programs in Schedule A, this section applies to the responsibilities and rights of CMHC and BCHMC under those agreements.
- (e) As of the Effective Date the parties will settle accounts relating to all revenue and proper, usual and ordinary operating costs based on the existing agreements.

### 3. TRANSFER OF MANAGEMENT OF PRESENT CMHC UNILATERAL PROGRAMS

(a) CMHC transfers to BCHMC the management and administration of the programs listed in Schedule B in British Columbia. The properties involved in these programs are also listed in Schedule B.

(b) BCHMC assumes the responsibility for the management and administration of the programs in Schedule B, and all of the responsibilities and rights that CMHC may have under agreements with others relevant to the programs in Schedule B.

#### 4. EFFECTIVE DATE AND NEW COMBINED PORTFOLIO

- (a) This Agreement is effective as of the Effective Date.
- (b) The key elements for every program in the Portfolio as of the Effective Date are set out in Schedule C. Schedule C represents the combination of the programs in Schedules A and B and additional, modified or replacement programs agreed to now by the parties. Also in Schedule C is a model outline of form and content of key elements, for the purposes of paragraph 6(c).

#### 5. PRINCIPLES FOR USE OF CMHC FUNDING

The Principles set out in this section govern the use of CMHC Funding by BCHMC.

#### Housing

(a) All CMHC Funding must be used only for Housing.

#### Cost of Housing

(b) All CMHC Funding must be used for the cost of Housing that is in a program in the Portfolio.

#### **Housing Income Limits**

- (c) CMHC will set Housing Income Limits (HILs) from time to time. HILs are financial tests for the purpose of determining Targeted Households. CMHC agrees to set the HILs in accordance with the provisions of Schedule D and to comply with the following criteria in setting HILs:
  - (i) HILs reflect the minimum income for a Household to afford appropriate accommodation without spending more than 30 percent of its income for shelter.
  - (ii) HILs must be set using a nationally consistent methodology.
  - (iii) HILs must be sensitive to shelter cost variations within British Columbia.
  - (iv) HILs must be brought up to date at least every five years.

#### Targeted Households

(d) All CMHC Funding, except the non-targeted amounts set out in Schedule E, must be devoted entirely for the benefit of Targeted Households.

#### Non-Targeted Amounts

- (e) (i) The non-targeted amounts set out in Schedule E may be used for Housing within the Portfolio which is not occupied by Targeted Households.
  - (ii) Where any Housing referred to in clause (i) above is removed from the Portfolio by BCHMC or otherwise, by disposition, destruction, no longer being within a program in the Portfolio or otherwise, all future annual non-targeted amounts set out in Schedule E will be reduced by the amount of the CMHC Funding or other money contributed by CMHC that was reasonably allocated to that Housing in the 12-month period ending on March 31 last preceding its removal. For greater certainty the parties confirm that a reduction of a non-targeted amount set out in Schedule E will not in itself entail any reduction of a total amount of CMHC Funding set out in Schedule E.

#### Savings

(f) Savings achieved through cost reductions or efficient management and administration of the Portfolio under this Agreement will not as such entail any reduction of the total amounts of CMHC Funding set out in Schedule E.

#### 6. BCHMC AUTHORITIES AND RESPONSIBILITIES

- (a) BCHMC agrees to manage and administer the Portfolio in accordance with this Agreement.
- (b) In managing and administering the Portfolio, BCHMC:
  - (i) agrees to maintain and enforce the Principles set out in section 5 and the key elements, as set out in Schedule C or adopted by BCHMC under the following clauses (iv) or (v), for each program in the Portfolio;
  - (ii) agrees to ensure that only Targeted Households are eligible to receive the benefit of CMHC Funding except as otherwise expressly permitted by this Agreement;
  - (iii) shall be responsible for setting standards of Housing affordability, suitability and adequacy;

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- (iv) may remove programs from the Portfolio and may add other programs to the Portfolio provided the added programs comply with the Principles and have the prior concurrence of CMHC;
- (v) may modify the key elements of programs in the Portfolio, provided the modifications comply with the Principles, and have the prior concurrence of CMHC;
- (vi) may modify any other elements of a program in the Portfolio, provided the modifications comply with the Principles and the key elements of the program;
- (vii) shall be responsible for all assistance, contributions, costs, expenses and disbursements related to the Portfolio and all programs in it from the Effective Date;
- (viii) agrees to perform CMHC's obligations under agreements with third parties relevant to programs in the Portfolio;
- (ix) is entitled to enforce CMHC's rights pursuant to agreements with third parties relevant to programs in the Portfolio, in BCHMC's own name and on its own behalf. BCHMC may use CMHC's name where legally required for the purposes of this clause and only to ensure efficient management and administration of the Portfolio. CMHC agrees to execute such specific authorizations as may be necessary to give effect to this clause;
- (x) subject to any required concurrence by third parties, may amend or replace, on its own account and at its own liability, agreements between CMHC and third parties relevant to the programs in the Portfolio, provided all amendments and replacements comply with the Principles and the key elements of the programs to which they relate;
- (xi) shall comply with all reporting requirements in this Agreement:
- (xii) notwithstanding the definition of Housing, may use CMHC Funding to continue contributions toward the amortization of past capital costs within programs in the Portfolio, where they were previously accepted in accordance with an agreement with CMHC.
- (c) CMHC agrees to respond to BCHMC requests under clauses (b)(iv) and (v) above for concurrence for additional programs or modification of key elements of existing programs within one month of receipt of a written request together with a complete statement of the intended key elements in accordance with the model outline contained in Schedule C. CMHC will not unreasonably withhold concurrence.

(d) BCHMC is entitled to manage and administer the Portfolio as it sees fit subject to all the other requirements of this Agreement. BCHMC may contribute funding to Housing or programs in the Portfolio, in addition to the CMHC Funding. BCHMC may apply its funding to programs in the Portfolio as it sees fit, provided it satisfies all its obligations.

#### 7. TRANSFER OF FUNDING

- (a) BCHMC agrees to carry out all its obligations in accordance with this Agreement, in return for funding by CMHC in accordance with this section and with the other provisions of this Agreement.
- (b) CMHC will pay BCHMC the total amount of CMHC Funding set out in Schedule E for the Year starting on the Effective Date and subsequent Years until the Funding Expiration Date. CMHC will pay the annual total amounts in instalments consistent with the underlying expenditure pattern or in any other manner agreed to by the parties.
- (c) CMHC will also pay BCHMC an additional one-time allowance of \$24,000,000 which represents the transfer of certain reserves on account of risks that may be associated with future increases in costs due to inflation and changes in interest rates, or losses on loans owing by third parties.
- (d) The aggregate liability of CMHC in relation to the Portfolio shall not exceed the total amounts set out in Schedule E and the amount set out in paragraph (c) above.
- (e) Subject to all other provisions of this Agreement, for greater certainty the removal of Housing from the Portfolio (whether by disposition, destruction, no longer being within a program in the Portfolio or otherwise) will not entail any reduction of the total amounts of CMHC Funding as set out and qualified in Schedule E.
- (f) The parties agree that the amounts set out in Schedule E and the amount set out in paragraph (c) depend upon and have been set and agreed to on the basis that BCHMC is assuming the management and administration of the entire Portfolio as defined in this Agreement, and is assuming all the responsibilities and obligations connected with it.

#### 8. TRANSFER OF CMHC OWNERSHIP INTEREST

(a) CMHC will transfer to BCHMC or its nominee or nominees as of the Effective Date all of CMHC's ownership interest in each of the projects listed in Part B of Schedule F. The nominee for any project must be Her Majesty the Queen in Right of British Columbia or otherwise eligible to be the owner of a project under the Program that the project is in.

- (b) BCHMC assumes full responsibility as of the Effective Date as owner or as if it were the owner of the projects in Part B of Schedule F with no liability or responsibility remaining with CMHC. The owner shall be entitled to sell or otherwise dispose of any of those projects and maintain and repair them, without consulting CMHC.
- (c) BCHMC shall pay to CMHC in respect of the transfer of each project CMHC's book value as set out for the project in Part B of Schedule F, together with interest from the Effective Date, by way of periodic payments of principal and interest as indicated for that project in Part B of Schedule F. BCHMC may use CMHC Funding to make these payments.
- (d) BCHMC shall not make any prepayment to CMHC of any amount in respect of a project in Part B of Schedule F.
- (e) Where any project in Part B of Schedule F or any part of a project is removed from the Portfolio by BCHMC or otherwise (whether by disposition, destruction, no longer being within a program in the Portfolio or otherwise), BCHMC shall pay in dollars to CMHC, within one month from the date of removal, CMHC's positive net share of the gain on removal calculated as set out in Part A of Schedule F. Removal shall not affect the continuing application of paragraphs (c) and (d) with respect to the project.

#### 8.1 TRANSFER OF CMHC INTEREST IN CERTAIN LOANS

- (a) CMHC will transfer to BCHMC as of the Effective Date all of CMHC's interest in each of the loans listed in Schedule F.1 and all the security for those loans.
- (b) BCHMC assumes full responsibility as of the Effective Date as owner of the loans in Schedule F.1 and any security for them with no liability or responsibility remaining with CMHC.
- (c) BCHMC shall pay to CMHC in respect of the transfer of each loan CMHC's book value for that loan as set out in Schedule F.1, together with interest from the Effective Date, by way of periodic payments of principal and interest as indicated for that loan in Schedule F.1. BCHMC may use CMHC Funding to make these payments.
- (d) BCHMC shall not make any prepayment to CMHC in respect of a loan in Schedule F.1.
- (e) Where any project to which a loan listed in Schedule F.1 relates, or any part of such a project, is removed from the Portfolio by BCHMC or otherwise (whether by disposition, destruction, no longer being within a program in the Portfolio or otherwise), BCHMC shall pay in dollars to CMHC, within one month from the date of removal, CMHC's positive net share of the gain on removal calculated as set out in Part A of Schedule F, using the data in the table in Schedule F.1. Removal shall not affect the continuing application of paragraphs (c) and (d) with respect to the loan related to the project.

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#### 9. CMHC LOANS AND LOAN INSURANCE

- (a) This Agreement does not apply to any loans and security for them, except to the extent that loans are expressly referred to.
- (b) All loans with respect to property or programs in the Portfolio and owing to CMHC or the Government of Canada and owing or being repaid by BCHMC or the Government of British Columbia are hereby amended by cancelling all borrower's prepayment privileges, if any. Each such loan under section 81 of the NHA (as that section stood before the amendments to the NHA of June 17, 1999) is hereby also amended by cancelling all provisions that restrict the borrower's unilateral right to sell, mortgage or change the use of the property to which the loan relates. Each such loan under section 81 of the NHA (as that section stood before the amendments to the NHA of June 17, 1999) having as its term to maturity a period less than that allowing for its full amortization or providing for the resetting or adjustment of its interest rate during the course of its repayment is hereby further amended by extending its maturity to the end of its full amortization or cancelling the provision allowing for the resetting or adjustment of its interest rate, as the case may be, and the interest rate and periodic payments shall remain in effect for the remainder of its amortization period. This paragraph is effective on the Effective Date or the date of this Agreement, whichever is sooner.
- (c) This Agreement does not affect any rights and obligations between CMHC and NHA-approved lenders relating to the insurance of loans.
- (d) BCHMC shall indemnify and reimburse CMHC for and save it harmless from all losses, costs and expenses, including settlement losses, costs and expenses, on any loans owing by third parties relating to any property or program in the Portfolio where CMHC is then the lender or insurer or otherwise involved with the loans. This includes future loans, property and programs that are added to the Portfolio, and property and programs even after they may be removed from the Portfolio or otherwise no longer subject to this Agreement. In return for full payment by BCHMC to CMHC of those losses, costs and expenses, CMHC shall transfer to BCHMC all assets of any kind, or what remains of those assets at the time of full payment, taken or received by CMHC directly and solely against the incurring of those losses, costs or expenses.
- (e) BCHMC shall not, except for reasons beyond its control, do or omit anything so as to cause or contribute to any losses, costs or expenses referred to in paragraph (d).
- (f) BCHMC may use the amount in paragraph 7(c) and otherwise uncommitted portions of the non-targeted amounts set out in Schedule E, after reduction in accordance with clause 5(e)(ii) and paragraphs 10(b), 17(b) and 23(d), to pay for the losses, costs and expenses referred to in paragraph (d). However, the cumulative total charged to non-targeted amounts set out in Schedule E shall not at any time exceed 10 per cent of the cumulative total to that time of the non-targeted amounts set out in Schedule E, after reduction in accordance with clause 5(e)(ii) and paragraphs 10(b), 17(b) and 23(d), actually expended in accordance with sections 5 and 6.

(g) Paragraphs 5(a) to (d) do not apply to restrict paragraph (f). However, BCHMC shall not use any additional portions of the amounts set out in Schedule E, beyond the portions permitted by paragraph (f), to pay for the losses, costs and expenses referred to in paragraph (d).

#### 10. CARRY-OVER OF CMHC FUNDING

- (a) BCHMC may carry over unexpended CMHC Funding from Year to Year but not later than the Funding Expiration Date.
- (b) Where any portion of the non-targeted amount set out in Schedule E is available for carry-over, BCHMC may designate up to that portion together with the interest to be earned on it to retain its characteristic as non-targeted. Any money not so designated loses its characteristic as non-targeted.
- (c) It is a condition of BCHMC's right to carry over CMHC Funding that carried-over CMHC Funding bear interest at a competitive rate starting not later than the end of the Year from which it is carried over. BCHMC shall use all amounts carried over and all interest and compound interest in accordance with sections 5 and 6.
- (d) BCHMC may use CMHC Funding for loans and capital investments pursuant to programs in the Portfolio in accordance with sections 5 and 6. CMHC Funding used for such loans and capital investments is deemed to be carried over. The principal, interest and other money recovered in respect of these loans and capital investments, including the proceeds of enforcement of any security, may be further carried over in accordance with this section or used in accordance with sections 5 and 6.
- (e) BCHMC shall provide a plan satisfactory to CMHC no later than five years before the Funding Expiration Date. This plan will set out how all outstanding amounts carried over and interest will be used over the five years prior to the Funding Expiration Date. BCHMC may change the plan with CMHC's consent. The expression "outstanding amounts carried over" includes amounts that may be first carried over after the date of the plan.

#### 11. AUDIT REQUIREMENTS

- (a) BCHMC shall prepare for the Portfolio an Annual Statement of Funding and Expenditures for each Year in the form set out in Schedule G.
- (b) The Annual Statement of Funding and Expenditures must be audited by the provincial auditor or a public accountant licensed to practice public accounting in British Columbia who is acceptable to CMHC. Instructions to the auditor must include the audit requirements set out in Schedule G.

- (c) In addition, the auditor must provide an opinion as to whether the Annual Statement of Funding and Expenditures presents the data fairly and whether BCHMC has complied in all material respects with the terms and conditions contained in this Agreement.
- (d) BCHMC shall deliver the audited Annual Statement of Funding and Expenditures and the auditor's opinion to CMHC within six months of the Year end.
- (e) BCHMC shall correct any material deficiencies reported by the auditor and relevant to BCHMC's obligations under this Agreement within a reasonable time.

#### 12. PERFORMANCE REPORTING

BCHMC shall provide to CMHC a performance report annually no later than six months after each Year end. The form and content of the performance report are set out in Schedule H. Where any data in the performance report appear to be or are inconsistent with the audited statement and opinion referred to in section 11, BCHMC shall provide a reconciliation.

#### 13. PERIODIC EVALUATION

BCHMC agrees to conduct and provide to CMHC evaluations of the programs in the Portfolio commencing within five Years from the Effective Date and proceeding so that every program is evaluated at least once every five Years or as otherwise agreed to by the parties. The evaluations shall be conducted in accordance with the framework and standards detailed in Schedule I of this Agreement.

#### 14. FEDERAL VISIBILITY

BCHMC shall acknowledge CMHC's and the Government of Canada's financial contribution to social housing in British Columbia pursuant to this Agreement in the manner set out in Schedule J.

#### 15. INDEMNIFICATION

(a) Subject to paragraphs (b) and (c), BCHMC agrees to indemnify CMHC and save it harmless from all losses, costs, damages, expenses, injury and liability whatsoever which CMHC may suffer as a result of claims of any sort whenever made relating to the Portfolio or any property or program in the Portfolio. Without limiting the generality of the foregoing, this includes any claims, including any environmental claims, relating to any property or program in the Portfolio and any claims under agreements with others relevant to the Portfolio or any

property or program in it. In this section "environmental claim" includes a claim for clean-up, rehabilitation, remediation or restoration of the natural environment.

- (b) Paragraph (a) does not apply to the extent that losses, costs, damages, expenses, injury and liability are fully covered by CMHC insurance with third party insurance companies provided they result from claims asserted prior to the Effective Date.
- (c) (i) Notwithstanding paragraph (a) above and paragraphs 7(d) and 8(b), CMHC agrees to indemnify BCHMC and save it harmless from all losses, costs, damages, expenses, injury and liability whatsoever which BCHMC may suffer as a result of any environmental claims included in paragraph (a) where the facts upon which the claims are based existed prior to the Effective Date, except where BCHMC knew or should have known, as a result of its reasonable enquiries and examination of the property in the Portfolio, that the circumstances giving rise to the claim existed.
  - (ii) If the environmental claim to which clause (c)(i) above applies is in respect of a program or property in a program set out in Schedule A, BCHMC and CMHC agree that the liability for that claim, to the extent that clause (c)(i) applies to it, will be apportioned between CMHC and BCHMC based on agreements in force prior to the Effective Date.
- (d) BCHMC agrees to defend at its own expense all claims against CMHC relating to this Agreement, the Portfolio, any program in the Portfolio, any property in the Portfolio or any third-party agreements relating to any of them. CMHC agrees to cooperate fully with BCHMC in respect of such claims and may transfer the defence of such claims to BCHMC. Where paragraph (a) applies but not paragraph (b) or (c), BCHMC may pay or settle any such claim without consulting CMHC. This paragraph does not apply to claims for which as a result of paragraph (b) or (c) BCHMC bears no liability.
- (e) Notwithstanding paragraph 7(d), where a claim results from the violation of this Agreement by one party, that party shall indemnify and defend the other party.
- (f) Each party reserves the right to notice of any negotiations, arbitrations or legal proceedings, and to intervene to protect its own interests if, in its opinion, such intervention is warranted.
- (g) This section applies to property and programs even after they may be removed from the Portfolio or otherwise no longer subject to this Agreement.

#### 16. EXPIRATION OF CMHC FUNDING

- (a) Notwithstanding anything in this Agreement or otherwise, CMHC shall not be required to pay any amounts of CMHC Funding under this Agreement after the Funding Expiration Date.
- (b) All other obligations and rights of BCHMC and CMHC under this Agreement shall continue in full force notwithstanding the expiration of the CMHC Funding until they are satisfied or by their nature expire.

#### 17. RECOURSE

- (a) If any reports, other documentation or information required to be provided to CMHC pursuant to paragraph 10(e) or section 11, 12 or 13 are not provided, do not include all information called for or do not meet the agreed standards by the dates specified in this Agreement, CMHC may hold back from future instalments of total amounts set out in Schedule E an amount equal to 15 percent of the total amounts set out in Schedule E for the Years with respect to which such reports, other documentation or information should have been provided to CMHC. When all such reports, documentation and information are provided to CMHC, the amount held back will be remitted without interest by CMHC to BCHMC. For the purposes of this paragraph, paragraph 10(e) shall be read as if it did not contain the words "satisfactory to CMHC" until four years prior to the Funding Expiration Date.
- BCHMC shall refund to CMHC, with interest from the beginning of the Year and (b) (i) without demand, no later than six months following the Year end, all CMHC Funding that has not been expended in a Year in accordance with sections 5 and 6 under a program in the Portfolio or carried over and maintained in accordance with section 10. All subsequent annual total amounts set out in Schedule E shall be reduced by the amount of the refund exclusive of interest. In addition to the reductions provided for in clause 5(e)(ii), all subsequent annual non-targeted amounts set out in Schedule E shall be reduced to the extent that the amount to be refunded consists of non-targeted amounts. For greater certainty the parties confirm that interest and compound interest referred to in paragraph 10(c) and recoveries referred to in paragraph 10(d) are included in CMHC Funding for the purpose of this paragraph (b), and the requirement to refund applies to CMHC Funding carried over but not expended in accordance with sections 5 and 6 under a program in the Portfolio by the Funding Expiration Date.
  - (ii) However, if, for any subsequent Year following the Year for which a refund is required under clause (b)(i), the amount, exclusive of any amount previously carried over pursuant to section 10, that BCHMC expends during that subsequent Year in accordance with sections 5 and 6 under a program in the Portfolio or first carries over to the next subsequent Year in accordance with section 10 exceeds

the annual total amount set out in Schedule E for that subsequent Year as reduced under clause (b)(i), CMHC will remit to BCHMC, without interest, the amount of that excess up to the amount of the reduction upon receiving audited confirmation of the fact pursuant to section 11 and a request for payment.

- (c) Where the auditor is not satisfied that the amounts to which paragraph (b) applies or which are otherwise due from BCHMC to CMHC, as stated in the Annual Statement of Funding and Expenditures, are the correct amounts, the amounts to be paid shall be the auditor's best estimates. Where the auditor does not provide best estimates, the amounts to be paid shall be CMHC's best estimates. The amounts will be adjusted without interest upon later confirmation of the exact amounts.
- (d) All money required to be paid by BCHMC to CMHC or by CMHC to BCHMC under this Agreement shall be due and payable without delay and without demand. All money past due from BCHMC to CMHC or from CMHC to BCHMC under this Agreement shall bear interest at the Prime Rate in effect on the due date. For the purposes of this paragraph the Prime Rate means the arithmetic average of the prime rates quoted by the five largest Canadian chartered banks in terms of assets on the due date. The rate shall be reset every 90 days to the then current Prime Rate. The interest shall be compounded when the rate is reset.
- (e) CMHC may set off any money past due by BCHMC under this Agreement against any money due from CMHC to BCHMC under this Agreement.
- (f) Where CMHC fails to pay in any Year the total amount set out in Schedule E for that Year less any holdback, refund or reduction called for by paragraph (a) or (b) or set-off permitted by paragraph (e), BCHMC shall be excused from complying with its obligations under this Agreement to the extent directly resulting from that failure. Any shortfall shall be first set off against amounts payable by BCHMC to CMHC, unless the parties agree otherwise.
- (g) BCHMC shall on reasonable grounds and reasonable notice give CMHC access to its documents, books, records and accounts pertaining to the Portfolio to verify compliance with this Agreement.

#### 18. PUBLIC DISCLOSURE

(a) The parties agree that all reports, other documentation and information that are required to be provided to CMHC by BCHMC pursuant to this Agreement may, on at least one month's notice to the extent possible under access to information legislation, be made public except for information CMHC obtains pursuant to paragraph 17(g) and not otherwise required to be provided to CMHC and except for information the disclosure of which is prevented by federal or provincial privacy legislation.

- (b) CMHC will provide to BCHMC the records and information which CMHC has and are necessary to manage and administer the Portfolio.
- (c) Subject to paragraph (a), all records and information provided or exchanged in accordance with this Agreement will be kept confidential to the extent required by federal or provincial law.
- (d) In areas of significant demand, BCHMC agrees to provide information and assistance pertaining to programs in the Portfolio in both English and French. In determining the areas of significant demand, BCHMC agrees to use as a guideline the criteria for determining what constitutes "significant demand" for communications with, and services from, an office of a federal institution as set out in the Official Languages Regulations made pursuant to Canada's Official Languages Act. For the purposes of this Agreement, areas of significant demand will be determined in consultation with representatives of the minority language community in each locality.

#### 19. NOTICE

Any notice required pursuant to this Agreement shall be in writing, and delivered by hand, fax or mail to the parties at the following addresses:

CMHC at: Canada Mortgage and Housing Corporation Fax: (613) 748-2067

Attention: President 700 Montreal Road Ottawa, Ontario K1A 0P7

BCHMC at: British Columbia Housing

Management Commission Fax: (604) 433-3295

Attention: Chief Executive Officer

Suite 601 4555 Kingsway Burnaby, BC V5H 4S9

or at such other address in Canada as either party may stipulate for itself in writing to the other.

#### 20. ASSIGNABILITY

(a) CMHC and BCHMC may each assign or delegate the carrying out of their obligations under this Agreement with the consent of the other party, such consent not to be unreasonably withheld. Such assignment, delegation and consent do not release CMHC or BCHMC nor any of

their assignees, delegatees, agents or representatives from any obligation or liability under this Agreement.

(b) This Agreement shall enure to the benefit of and be binding on the respective successors and assigns of the parties.

#### 21. ENTIRE AGREEMENT

- (a) This Agreement and all its Schedules constitute the entire Agreement between the parties. It is agreed that there are no representations, warranties, collateral agreements or conditions affecting this Agreement except as expressed in this Agreement or in a written document signed by the party to be bound and explicitly stating that it comes within this exception. The parties agree that any amendments to this Agreement must be in writing and approved by both parties.
- (b) The addition, modification and removal of programs respectively to, in and from the Portfolio under this Agreement shall be documented in writing and attached to Schedule C of this Agreement.
- (c) Where there is inconsistency between a Schedule and a section or sections of this Agreement, the section or sections of this Agreement prevail.
- (d) Where CMHC concludes an agreement for similar purposes with any other province or territory of Canada, and that agreement taken as a whole is materially different from this Agreement, then BCHMC may require CMHC to agree to amend this Agreement so that taken as a whole it affords similar treatment to BCHMC as the other agreement affords to the other province or territory.
- (e) BCHMC undertakes as of the Effective Date to manage and administer the programs in the Portfolio within the scope of the authority conferred under the National Housing Act. For greater certainty, the parties confirm that this paragraph applies notwithstanding anything in Schedule C.

#### 22. RIGHTS OF THIRD PARTIES

The purpose of this section is to consolidate and emphasize certain intentions of the parties, expressed elsewhere in this Agreement, relating to third parties. BCHMC agrees to respect all agreements, including what are commonly referred to as "project operating agreements", under which CMHC may have obligations in favour of third parties relevant to programs in the Portfolio and BCHMC agrees to perform CMHC's obligations under all agreements with third parties relevant to programs in the Portfolio. The parties confirm that, in their intention and view, the substance of this section is fully agreed to in various other provisions of this

Agreement, and that the purpose of this section is to state these contractual intentions clearly and in a single provision.

#### INCIDENTAL PROVISIONS FOR SPECIFIC PROVINCIAL CIRCUMSTANCES

#### 23. ABORIGINAL ASSURANCE

- (a) The parties acknowledge and agree that this Agreement does not transfer to BCHMC, and BCHMC does not assume, any non-contractual obligations of the Government of Canada in relation to Aboriginal people, including any obligations in relation to treaty, Aboriginal or self-government rights.
- (b) In the event that a court or other adjudicative body finally determines that, because of an obligation as described in paragraph (a), the transfer of management and administration by CMHC to BCHMC as set out in this Agreement is prohibited for one or more properties, then CMHC agrees to reassume management and administration in relation to those properties as of the date of final determination (or the date specified by the court or body in the final determination). From that date on, the responsibilities of CMHC and BCHMC (if any) in relation to those properties will be in accordance with the arrangements in effect immediately before the Effective Date of this Agreement.
- (c) Where paragraph (b) applies, then from the date of reassumption by CMHC the annual total amounts set out in Schedule E for all Years shall be reduced by the amount reasonably allocated to those properties by BCHMC or CMHC in the 12-month period ending on March 31 that last precedes the date of reassumption, less the amount that would reasonably have been allocated by BCHMC or CMHC out of money contributed by BCHMC in that period but for this Agreement. The parties shall adjust the accounts between them to implement the reassumption. In addition, BCHMC shall refund to CMHC the portion of the amount set out in paragraph 7(c) allocated by CMHC to those properties, and the period of time BCHMC had assumed the management and administration shall be taken into account in determining the portion to be refunded to CMHC.
- (d) To the extent that paragraph (c) applies to Housing that is not occupied by Targeted Households, clause 5(e)(ii) also applies to reduce the annual non-targeted amounts set out in Schedule E for all Years from the date of reassumption.
- (e) CMHC shall specify the amounts referred to in paragraph (c) as allocated by CMHC and BCHMC shall specify the remaining amounts. The amounts so specified by BCHMC must be audited in the same manner as is provided in section 11, as to whether they were reasonable and as to whether every reduction in amounts set out in Schedule E was correctly made.

- (f) Paragraphs 7(d) and 15(a) and (d) do not apply to the extent that any claim is based on the alleged existence of any obligations as described in paragraph (a). Paragraphs 8(b) and 8.1(b) are subject to paragraph (g).
- (g) CMHC agrees to defend at its own expense all claims or legal proceedings allegedly based on any obligations as described in paragraph (a) and affecting BCHMC's interest under this Agreement. CMHC further agrees to indemnify and save harmless BCHMC from all losses, costs, damages, expenses, injury and liability whatsoever which it may suffer as a result of such claims or legal proceedings. BCHMC agrees to cooperate fully with CMHC in respect of such claims or legal proceedings.

#### 24. LOANS ADMINISTRATION

- (a) On the Effective Date, or on such later date or dates as may be agreed to by the parties, BCHMC shall assume on behalf of CMHC the administration of the existing loans listed in Schedule K and all the security for those loans.
- (b) Ownership of both the loans and the security for them shall remain with CMHC, with BCHMC assuming the administration of those loans and their security.
- (c) The terms under which the administration will be undertaken are set out in Schedule K.
- (d) The parties may agree to apply this section and Schedule K to additional loans.

### 25. RENT SUPPLEMENT ASSISTANCE FOR CMHC COOPERATIVE HOUSING PROGRAMS

- (a) In this section, "CMHC cooperative programs" means the cooperative housing programs managed and administered by CMHC known as the 1973-1978 Cooperative Housing "Low Charge" Program (NHA sections 27 and 61), the 1978-1985 Cooperative Housing "2% Write-Down" Program (NHA section 95) and the post-1985 Federal Cooperative Housing (ILM) Program (NHA section 95).
- (b) The parties agree and acknowledge that the Portfolio does not include the CMHC cooperative programs.
- (c) Schedule L is a list of all the projects in the CMHC cooperative programs receiving assistance under rent supplement programs.
- (d) BCHMC agrees to continue the rent supplement arrangements for the projects in Schedule L for at least the numbers of units and commitment periods indicated in Schedule L.

(e) Where continuation as required by paragraph (d) is not feasible, then with the advance written consent of CMHC, BCHMC will make equivalent arrangements satisfactory to CMHC for equivalent rent supplement assistance elsewhere within the CMHC cooperative programs.

#### 26. TRANSFER OF CMHC INTEREST IN CERTAIN WORK-OUT LOANS

- (a) CMHC will transfer to BCHMC as of the Effective Date all of CMHC's interest in each of the loans listed in Schedule M.
- (b) CMHC will transfer to BCHMC as of the Effective Date all of CMHC's interest in all security for and agreements relating to the loans referred to in paragraph (a). Where security or an agreement also relates to something other than these loans, CMHC reserves whatever interest relates to that other.
- (c) BCHMC assumes as of the Effective Date all of CMHC's rights and obligations in respect of the loans, security and agreements. Regardless of whether there is any recovery or not on the loans, BCHMC shall not be required to pay anything to CMHC on account of principal, interest or otherwise on the loans. BCHMC agrees to respect all the rights of others under the loans, security and agreements.
- (d) The parties understand that the loans are considered to be "work-out loans", intended to help preserve or restore the financial viability of the projects as listed in Schedule M.
- (e) CMHC does not warrant the quality of any of the loans, nor that any recovery may be made under them, nor that they or their security or related agreements are in good standing. The loans may also be forgivable in whole or in part.

This Agreement is executed on behalf of the parties by their duly authorized officers:

CANADA MORTGAGE AND HOUSING CORPORATION

The Honourable Diane Finley

Minister of Human Resources

and Social Development

Minister for Canada Mortgage and Housing Corporation

and the National Housing Act

BRITISH COLUMBIA HOUSING MANAGEMENT COMMISSION

Karen Kinsley, President

The Honourable Rich Coleman

Minister of Forests, Range and Housing

Minister responsible for British Columbia

Housing Management Commission

Per

Shayne Ramsay

Chief Executive Officer

#### SCHEDULES

Schedule A: Existing Federal-Provincial Programs and Agreements

Schedule B: CMHC Unilateral Programs and Properties in these Programs

Schedule C: Portfolio of Programs - Key Elements

Schedule D: Housing Income Limits

Schedule E: Annual Funding by CMHC

Schedule F: Transfer of CMHC Ownership Interest

Schedule F.1: Transfer of CMHC Interest in Certain Loans

Schedule G: Audit Requirements and the Annual Statement

of Funding and Expenditures

Schedule H: Annual Program Performance Report

Schedule I: Evaluation Framework and Standards

Schedule J: Federal Visibility

Schedule K: Loans Administration

Schedule L: CMHC Cooperative Housing Projects with Rent Supplement Assistance

Schedule M: Transfer of CMHC Interest in Certain Work-Out Loans

## SCHEDULE A - CANADA-BRITISH COLUMBIA EXISTING FEDERAL-PROVINCIAL PROGRAMS AND AGREEMENTS

PR	OGRAMS AND THEIR AGREEMENTS	PARTIES	AGREEMENT DATE
	1986 Section 79 Public Housing grams*		
1)	Enabling Agreement - NHA Sec. 35	Fed. (Min. of Resources and Dev.)/Prov. Min. (Premier)/ CMHC	19 June, 1950
2)	Agreement - NHA Sec. 35	Fed. (Min. of Resources and Dev.)/Prov. Min. (Premier)/ CMHC	1 November, 1950
2a)	Amending Agreement to above	Fed. (Min. of Resources and Dev.)/Prov. (Min. of Finance)/ CMHC	30 June, 1953
3)	Agreement - NHA Sec. 40	Fed./Prov. Ministers/CMHC	31 January, 1974
3a)	Amendment to above (letter)	CMHC/Prov. Minister	13 August, 1980
	1986 Section 79 Rural and Native Housing rams - Rental and Homeowner*		TOTAL PARAMETERS AND
4)	Agreement - NHA Sec. 40	Fed./Prov. Ministers/CMHC	2 July, 1974
4a)	Designation Agreement - NHA Sec. 40	СМНС/ВСНМС	1977
Pre-1	1986 Section 82 Public Housing Program*		To the state of th
5)	Agreement - NHA Sec. 44(1)(a)	CMHC/Prov. Ministers	10 January, 1977
	986 Section 82 Rent Supplement rams*		
6)	Agreement - NHA Sec. 44(1)(b)	Prov. Minister/CMHC	31 July, 1975
6a)	Amendment to above	As above	19 May, 1976
7)	Agreement - NHA Sec. 44(1)(a)	CMHC/Prov. Minister	31 December, 1976
7a)	Amending Agreement to above	As above	22 January, 1992

<sup>\*</sup> Refers to numbering of applicable section of the National Housing Act prior to June 17, 1999. The listed agreements refer to the section number applicable at time of their signing.

PR	OGRAMS AND THEIR AGREEMENTS	PARTIES	AGREEMENT DATE
Pre-l Prog	1986 Section 95 Non-Profit Housing ram*		Andrew Calculation Control of Con
8)	Global and Operating Agreements	Fed./Prov. Ministers/CMHC	3 March, 1979
	1985 Sections 95 and 76 Non-Profit ing and Rent Supplement Programs*		
9)	Global Agreement on Social Housing	Fed./Prov. Ministers	23 April, 1986
10)	Operating Agreement to the Global Agreement - NHA Sec. 56.1	CMHC/Prov. Minister	7 July, 1986
10a)	Amending Agreement to the Operating Agreement	As above	25 April, 1995
11)	Loan Insurance Agreement Non-Profit Housing Program	CMHC/Prov. Minister	7 July, 1986
11a)	Modification Agreement to the Loan Insurance Agreement	As above	May, 1994

<sup>\*</sup> Refers to numbering of applicable section of the National Housing Act prior to June 17, 1999. The listed agreements refer to the section number applicable at time of their signing.

# Certain information from the following Schedule B has been severed under the Freedom of Information and Protection of Privacy Act

# British Columbia Page B - 1

## Schedule B

CMHC Unilateral	CMHC Unilateral Programs and Properties in these Programs		Agree	Agreement ss.	3 and 4
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Dra-1986 NHA Sa	Pre-1986 NHA Section 95 Public Non-Profit Program		Scheduled	Ž	Number at
			Funding	Date of Transfer	Fransfer
CMHC File #	Sponsor / Owner Name	Project Address	Expiry Date	Units	Beds
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	Capital Region Housing Corporation		2018-08-01	1 4	
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	CVDC		2017-08-01	53	777
	Gyb		2017-06-01	99	
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			2019-04-01	122	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
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	Gyhc		2020-01-01	26	***************************************
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	Gvhc		2018-03-01	80	- TANKA PARAMETER STATE
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Gyhc	2017-12-01	30	
Gyhc	2017-01-01	32	
Gyhc	2015-02-01	36	
Gyhc	2018-01-01	98	
Gyhc	2019-12-01	21	
Gvhc	2016-12-15	64	
GVhc	2019-05-01	96	
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Capital Region Housing Corporation	2020-09-01	62	
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Capital Region Housing Corporation	2020-05-01	20	
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Capital Region Housing Corporation	2020-12-01	14	
Capital Region Housing Corporation	2021-03-01	24	
Capital Region Housing Corporation	2021-02-01	48	***************************************
City Of Vancouver Public Housing Co	2020-10-01	18	
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South Peace Health Council	10-470-7107		2 ?
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Victoria Assn For Community Living	2009-02-01		တ
Victoria Asson For Community Living	2009-02-01	11111/2/AAV-V-A-V	Φ.
Victor (Valley Health Region)	2015-02-01		84
Kinsmon Refirement Centre Assoc	2015-07-01	VIIII III III III III III III III III I	101
Okanagan Similkameenhr - Princeton	2015-06-01		20
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Okanagan Commem Diopeer Cultural S	2018-07-01		100
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Dorklov Form Lodge Society	2016-10-01		70
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Cowichan Valley Assoc For Comm 1iv	2015-12-01		ω
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Adventist Health Care Home Soc	2017-12-01		75
Columbian Centre Society	2016-06-01		Ω
Victoria Chinatown Care Society	2017-02-01	en de de de la commencia de la commencia de la commencia de del la commencia de la commencia	8
Columbian Centre Society	2016-07-01		9
Cowichan Valley Assofur Comm. Liv.	2018-03-01	A A A A A A A A A A A A A A A A A A A	S.
John Howard Society Of Victoria	2018-11-01	12	
Pt Alberni Womens Resources Society	2019-04-01	THE STATE OF THE PARTY OF THE P	10
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Broadway Pentacostal I odge	2016-03-01		11/
Vancouver Resource Society	2015-09-01		2
Three Links Care Society	2016-12-01		76
Alderarove Lions Seniors Housing So	2007-12-01		76
Sunshine Coast Comm.health Council	2015-12-01	AAAAA AAAAFIFII I HUUUUUUUUUUUUUUUUUUUUUUUUUUUUUUU	36
City Centre Care Society	2018-12-01		73
Pleasant View Housing Society (1980	2016-10-01		75
Kiwanis Intermediate Care Soc Of N	2017-06-01		76
Royal Arch Masonic Homes Society	2016-08-01		130
St. Michael's Centre Intermediate C	2016-08-01		16
Burquitlam Intermediate Care Societ	2016-06-01	A STATE OF THE PERSON NAMED IN COLUMN NAMED IN	76
Dart Coon Club Chinese Freemasons	2016-06-01	34	
Powell River Sunset Homes Society	2016-04-30		45
Lutheran Senior Citizens Housing	2016-06-01		42
Sancta Maria House Association	2015-04-30		9
Richmond Intermediate Care Society	2017-11-01		120
Coast Foundation Soc-China Creek	2016-11-01	30	
Sea To Sky Communityhealth Council	2019-07-11		39
Sunshine Coast Comm. Health Council	2018-11-01		20
Voice Of Cerebral Palsied Hsg. Soc.	2018-08-01	39	THE PERSON NAMED AND POST OF THE PERSON NAMED
Lookout Emergency Aid Society	2017-01-01		8
Vancouver Mental Patients' Assoc.	2017-09-01	74	A Parkit Market Market Present
Union Gospel Housing Society	2017-05-01		17
Union Gospel Housing Society	2019-08-01		7
Coast Foundation Soc Highland	2016-04-01		15
Coast Foundation Soc- Cherry Doors	2016-04-01	4,000 A 6464 A 11/10 Security Community Community Company (Access	13
Coast Foundation Soc Coastwest	2016-04-01	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	12
Affordable Housing Advisory Associa	2018-11-01	30	25
Union Gospel Housing Society	2017-10-01	75	***************************************
Peninsula Estates Housing Society	2017-09-01	2	
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George Derby Care Society	2023-01-01	and the second s	300
Ridge Meadows Assn For Community Li	2006-08-01	***************************************	9
Vancouver Resource Society	2016-11-01	Parket Market Ma	വ
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North Shore Health Region	2018-03-01	-	150

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Northern Interior Regional Health	2019-05-01		99
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South Peace Community Resource Soci	2018-09-01		φ.
Provincial Rental Housing Corporati	2009-04-01	A Transmission of the second	<b>7</b>
Valley Recovery Support Association	2017-11-01	**************************************	52
Burnaby Assn For Comm Inclusion	2007-01-01		ဖ
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Community I iving Society	2019-04-01	5	
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Sunshine Coast Community Services	2008-02-01		9
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Cheshire Homes Society Of B.c.	2018-12-01		
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Marineview Housing Society	2010-01-01	1	
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Okanagan Similkameenhr-Three Links	2018-12-01		80
Columbian Centennial Housing Societ	2017-05-01	28	,
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The second secon	Funding	Date of Transfer	ısfer
Sponsor / Owner Name	Expiry Date	Units	Beds
Affordable Housing Advisory Assoc.	2022-03-01	210	
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		VARIATE A TAXABLE TO THE TAXABLE TO	

# British Columbia Page B - 7

# Schedule B

	30 60 0 60		
	Funding	Date of Transfer	nsfer
Sponsor / Owner Name	Expiry Date	Units	Beds
	Annual And Andrews and Annual		***************************************
M'Akola Housing Society *	2017-06-01	10	Walled Street,
M'Akola Housing Society	2020-01-01	<b>4</b>	design of the state of the stat
Lu'Ma Native Housing Society	2017-07-01	22	
Carihoo Friendship Society	2019-09-01	17	9
Lu'Ma Native Housing Society	2019-11-01	29	***************************************
Li Ma Native Housing Society	2007-10-01	ന	
Li Ma Native Housing Society	2019-04-01	18	
LI'Ma Native Housing Society	2017-11-01	2	
Li'Ma Native Housing Society	2008-07-01	2	7
Lating Native Housing Society	2008-06-01	က	Quantitative of the party of th
La Ma Native Housing Society	2008-07-01	2	
I I'Ma Native Housing Society	2008-06-01	၉	
I I'Ma Native Housing Society	2008-07-01	4	ngermannet mésévet t.
Vancouver Native Housing Society	2020-07-01	36	
Lu'Ma Native Housing Society	2020-03-22	21	
Prince George M.tis Housing Society	2011-01-01	19	de de la constante de la const
Prince George M.tis Housing Society	2010-01-01	20	The state of the s
Fort St. John Nativehousing Society	2010-11-01	20	6264FV4===================================
Fort St. John Nativehousing Society	2018-04-01	*	and the second s
M'Akola Housing Society	2020-08-01	8	
M'Akola Housing Society	2020-05-01	4	
M'Akola Housing Society	2020-09-01	4	
M'Akola Housing Society	2020-11-01	10	
Conayt Friendship Society	2019-10-01	21	The second secon
Conavt Friendship Society	2020-12-01	20	A.A./
Vancouver Native Housing Society	2020-08-01	25	
Lu'Ma Native Housing Society	2021-02-14	26	
Vancouver Native Housing Society	2021-03-01	27	2 50 VA VA
Vancouver Native Housing Society	2021-11-06	53	
I I'Ma Native Housing Society	2021-08-07	27	4
Lu'Ma Native Housing Society	2021-09-03	2	
Makala Hareina Society	2021-02-01	10	

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MANASIA Listona Society	2021-05-01	2	
M'Akola Housing Society	2021-05-01	9	
Cariboo Friendship Society	2011-02-01	20	
Dawson Creek Native Housing Society	2010-04-01	20	-
Dawson Creek Native Housing Society	2010-12-01	mm.pV//Approximment regulativa propriment /m/VV/regeren	VA-V
odion 05   Irhon Native Non Profit Program	Scheduled	Number at	er at
	Funding	13	sfer
Sponsor / Owner Name	Expiry Date	Units	Beds
Kambone Native Housing Society(*)	2023-10-01	30	
Kamloops Native Housing Society(*)	2025-01-01	9	
Kamloons Native Housing Society(*)	2026-04-01	24	
Kamloops Native Housing Society(*)	2028-01-01	24	WAY WAY
M'Akola Housing Society (*)	2021-12-01	17	
M'Akola Housing Society (*)	2022-06-01		***************************************
M'Akola Housing Society (*)	2023-03-01	10	
M'Akola Housing Society (*)	2023-03-01	41	The state of the s
M'Akola Housing Society (*)	2023-07-01	16	
W'Akola Housing Society (*)	2024-01-01	0	,
M'Akola Housing Society (*)	2023-12-01	2 0	
M'Akola Housing Society (*)	2024-08-01	25	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
M'Akola Housing Society (*)	2025-02-01	20	
M'Akola Housing Society *	2025-11-01	17	
M'Akola Housing Society *	2025-08-01	16	
M'Akola Housing Society *	2026-01-01	χ	
Kekinow Native Housing Society	2023-01-01	353	
Vancouver Native Hsg Soc*	2022-11-01	8	
Vancouver Native Housing *	2022-06-01	27	
United Aboriginal Housing Society	2023-02-01	9	
Miks-Kim-Ol Housing Society	2023-06-01	6	
Cariboo Friendship Society	2023-09-01	2	
Calliboo I Heritaring Comery	TO CO		

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Milks-Kim-Of Housing Society	2024-07-01	***************************************
Migns-runn or modeling occurs.	2024-08-01	Φ.
View Of Housing Society**	2022-04-01	19
Muke Kim Ol Housing Society**	2022-12-01	22
Miks Kim Ol Housing Society**	2023-01-01	10
Milks Kim Ol Housing Society**	2023-11-01	٥
Miks Kim Ol Housing Society**	2024-02-01	ם י
Miks Kim Ol Housing Society**	2024-08-01	2
Misks Kilm Ol Housing Society**	2025-09-01	26
Marks Kim Ol Housing Society**	2026-11-01	ω
S Kull Of Housing Occiety**	2027-08-01	4
Muks Kum Ol Housing Cociety*	2028-08-01	0
Muks Rull Of Housing Coulety	2022-03-01	14
Fince George Mile Housing Society	2022-11-01	24
Prince George M, ils mousing Society	2023-09-01	15
Prince George M, ils Housing Society	2024-07-01	10
Prince George Milis Housing Society	2025-02-01	_
Prince George M, its Housing Society	2025-05-01	4
Prince George M,tis Housing Society	2026-03-01	14
Prince George M, its mousing Society	2026-06-01	8
Prince George M.its Housing Society	2027-04-01	10
Prince George M.tis Housing Society	2024-02-01	31
Vancouver in the Housing Society	2024-03-01	31
Kekinow Native Housing Society	2023-09-01	36
Vancouver Matter Housing Society *	2025-10-01	22
New Itow Mative Housing County	2027-08-01	44
Medical Work Notice Housing Society *	2024-12-01	42
Kekinow Native Housing Society *	2026-08-01	36
Lift Native Housing Society	2028-06-01	32
Mission Native Housing Society***	2027-01-01	S
Wissign Marive Housing Society	2030-01-01	40
Mission Native Housing Society***	2025-04-01	15
Mission Francisco Cociety *	2027-01-01	22
Alcolo Housing Society	2027-05-01	22
IN ANDIA FIGURISING SOCIETY	2027-10-01	15
WAXIB TOUSHIG SOCIETY	10-V0-V0-V0-V0-V0-V0-V0-V0-V0-V0-V0-V0-V0	30

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Okanagan M,tis & Aboriginal Housing	2025-06-01	(	
Okanagan M,tis & Aboriginal Housing	202/-05-01	74	4444444
Aganttanam Housing Society *	2024-09-01	: ٥	
Miks-Kim-Ol Housing Society*	2025-04-01	_	
Miks-Kim-Ol Housing Society *	2026-04-01	8	
Vernon Native Housing Society	2025-06-01	2	A APANTINA
Agantanam Housing Society *	2027-12-01	10	
Miks-Kim-Ol Housing Society *	2026-10-01	16	P. P
United Aboriginal Housing Society	2028-05-01	6	
Cariboo Friendship Society	2028-05-01	8	THE PARTY OF THE P
Prince George M tis Housing Society	2028-06-01		(A)(A)(A)(A)(A)(A)(A)(A)(A)(A)(A)(A)(A)(
Dawson Creek Native Housing Society	2029-06-01	9	
Ft St john Native Housing Society*	2029-02-01	8	
Prince George M tis Housing Society	2029-02-01	<del>-</del>	A STATE OF THE STA
Cariboo Friendship Society	2029-06-01	2	A. A
United Aboriginal Housing Society	2029-07-01	4	
Dawson Creek Native Housing Society	2022-04-01	9	Partie and Partie and Partie and Partie and Partie and Parties and
Dawson Creek Native Housing Society	2022-07-01	9	
Mission Native Housing Society	2030-04-01	40	The state of the s
Kekinow Native Housing Society	2030-05-01	33	
M'Akola Housing Society	2028-06-01	18	TALLES AND
M'Akola Housing Society	2028-11-01	15	Graphic Co. (1970)
M'Akola Housing Society (admirals)	2030-06-01	2	A W. C.
Vernon Native Housing Society	2029-06-01	12	
Aqanttanam Housing Society *	2029-10-01	9	- 27.07.77.77.77.77.00.00.00.00.00.00.00.00
2 Rural and Native Homeownership Program	Scheduled	3	Number at
(X)	Funding	Date of Transfer	ransfe
Sponsor / Owner Name	Expiry Date	Units	Beds
Gutierrez. Geraldine	2011-02-01	1111 1111 1111 1111 1111 1111 1111 1111 1111	
Desaulniers, Joan	2010-12-01	TO THE PARTY OF TH	75.00 Marie 1990 Marie
Jones Terry T.	2011-01-01	•	
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Lamb Flora	2011-01-01	***************************************	
Califor I and 1	2011-01-01		
	2011-04-01	<del></del>	
Miller, Mervin			
O De seel and Motting Boots Boots	Scheduled	<b>1</b>	Number at
	Funding	Date of Transfer	Transfe
Sponsor / Owner Name	Expiry Date	Units	Beds
CMHC	2011-08-01		
CMHC	2015-04-01	The state of the s	THE PARTY OF THE P
CMHC	2016-11-01		
CMHC	2011-01-01		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
CMHC	2011-04-01		
CMHC	10-11-0107	-	
CMHC	2012-03-01		A Comment of the Comm
	peli bedas	<b>Z</b>	Number at
57 Rural and Native Homeownership Program	Funding	Date of Transfer	Transf
Sponsor / Owner Name	Expiry Date	Units	Beds
Dainard, Eileen	2012-01-01		m file Wykymanniae dd ffwyg
03 Burral and Notive Homeownership Program	Scheduled	Z	Number at
	Funding	Date of Transfer	Transf
Sponsor / Owner Name	Expiry Date	Units	Beds
Blades, Joseph Russell	2011-11-01		
Mclean, Irma	2012-03-01		
Reiswig, Janeanne	2012-04-01		THE PART OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLU
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Billy, Maryam         2012-09-01         1           Brancis, Nan         Brands, Wan         2012-09-01         1           Brands, Boxlan         2014-02-01         1           Martin, Roberta         2015-02-01         1           Martin, Roberta         2015-02-01         1           Mecounts, Gard         2015-02-01         1           Leon, Leanne         2017-02-01         1           Joe Joanne         2014-02-01         1           Beaudon, Alison         2017-02-01         1           Beaudon, Alison         2017-02-01         1           Squarkan (Aurean), Lillian         2012-06-01         1           Squarkan (Aurean), Lillian         2012-06-01         1           Joseph, Helein         2017-06-01         1           Joseph, Helein         2017-06-01         1           Jock, Donald         Vickers, Edward         2017-06-01         1           Jock, Donald         Vickers, Edward         2017-06-01	Morgan Donna	2007-05-01	
2012-09-01  2014-09-01  2015-09-01  2015-09-01  2015-09-01  2015-09-01  2014-09-01  2014-09-01  2014-09-01  2014-09-01  2014-09-01  2014-09-01  2012-09-01  2012-09-01  2012-09-01  2012-09-01  2012-09-01  2013-09-01  2013-09-01  2013-09-01  2013-09-01  2013-09-01  2013-09-01  2013-09-01  2013-09-01  2013-09-01  2013-09-01  2013-09-01  2013-11-01  2014-01-01	Billy, Maryann	2012-09-01	
2014-03-01  2015-03-01  2015-03-01  2015-03-01  2015-03-01  2015-03-01  2014-06-01  2014-06-01  2014-06-01  2014-06-01  2014-06-01  2014-06-01  2012-06-01  2012-06-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01  2014-03-01	Francis. Ivan	2012-09-01	-
n course beautiful and beautif	Barada Bozidar	2014-03-01	The second secon
the Name of State of	Martin. Roberta	2015-03-01	-
ant ant 2019-12-01  son son an Basil 2014-06-01  son an Basil 2014-06-01  an Basil 2014-12-01  can), Lillian 2012-06-01  can), Lillian 2012-06-01  can), Lillian 2012-06-01  can basil 2013-06-01  can basil 2014-06-01  can	Lecouffe, Gordon	2015-07-01	***************************************
2013-12-01 son an Basil an Basil acan, Lillian can, Can, Can, Can, Can, Can, Can, Can, C	Mooreath Grant	2019-12-01	-
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son  an Basil nean  an Basil an Barie an Basil an B	Joe, Joanne	2014-05-01	-
an Basil coan), Lillian coan), Lillian coan), Lillian coan), Lillian coan), Lillian coan), Lillian coan, Lillian c	Beaudoin, Alison	2014-06-01	_
an Basil roan), Lillian roan, Julian roan, Julian roan, Julian roan roan roan roan roan roan roan ro	Miller, Nancy	2014-12-01	*
an), Lillian  2012-02-01  2012-06-01  2012-06-01  2012-06-01  2012-06-01  2012-08-01  2013-03-01  2013-03-01  arie Nicole  hia  Bernice  a Bernice  a Bernice  compson, J.  compson, J.  confe-08-01  co	Peters, Norman Basil	2016-01-01	
), Janet Lynn  2012-06-01 2012-08-01 2013-04-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2013-09-01 2014-01-01 2014-01-01 2014-01-01 2014-10-01 2014-10-01 2014-12-01 stta, Maveety	Squalian (duncan), Lillian	2012-02-01	
b, Janet Lynn  b, Janet Lynn  c) Jan	Billy, Dorothy	2012-06-01	•
2012-08-01 2012-08-01 2012-04-01 2013-03-03-01 2013-03-03-01 2013-03-03-01 2013-03-03-01 2013-03-03-01 2013-03-03-01 2013-03-03-03-03 2013-03-03 2013-03-03	Parkes (boyes), Janet Lynn	2012-07-01	
2012-04-01 2013-03-01 2013-03-01 2013-03-01 2013-03-01 2013-04-01 2013-04-01 2013-04-01 2013-04-01 2013-04-01 2013-04-01 2013-04-01 2014-01-01 2014-01-01 2012-10-01 2012-10-01 2013-03-01 2013-03-01 2012-10-01 2014-01-01 2014-01-01 2014-01-01 2014-01-01 2014-01-01 2014-01-01 2014-12-01 2017-02-01	Joseph, Helen	2012-08-01	•
ee and A and	Sharky, Irvin	2012-04-01	a o family for a popular communication de la company de la communication de la company
Nicole Ni	Lentz, Cary	2013-03-01	*
2013-04-01 Nicole Nicole Nicole  rnice  con, J.  rnice  rn	Holmes, Rose	2013-09-01	///////\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Nicole Nicole Nicole Nicole Nicole Nicole Nicole No. J. No	Cook, Donald	2013-04-01	_
Nicole  Nicole  2013-06-01  2014-01-01  2008-07-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2013-03-01  2014-02-01  2014-02-01  2014-01-01  Maveety	Vickers, Edward A	2013-03-01	***************************************
2014-01-01 2008-07-01 2013-03-01 2013-03-01 2015-08-01 2015-10-01 2014-02-01 2014-02-01 2014-01-01 2014-01-01 Maveety	Richardson, Marie Nicole	2013-06-01	
2008-07-01 2013-03-01 2012-10-01 2015-08-01 2015-08-01 2014-01-01 2016-08-01 2016-08-01 2016-08-01 2017-02-01	Sant, John Michael	2014-01-01	
2013-03-01  Sernice  Sernice  E  Discon, J.  Juse  Jus	Mulvahill, Carol	2008-07-01	AVA_010V/20104
2012-10-01 as Bernice 2015-08-01 Sose compson, J. 2016-11-01 2016-11-01 2016-08-01 2016-01-01 am 2017-02-01 2017-02-01	Bouman, Cynthia	2013-03-01	The second secon
2015-08-01 2013-11-01 2014-02-01 2016-08-01 2016-01-01 2016-08-01 2017-02-01	Angers, Janet	2012-10-01	VVIII 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
2013-11-01 2014-02-01 2016-11-01 2014-01-01 2016-01-01 2014-12-01	Parisian, Keitha Bernice	2015-08-01	Washington and the second seco
2014-02-01 2016-11-01 2016-08-01 2016-01-01 2016-01-01 2017-02-01	Casperson, Lorri	2013-11-01	The second section is to be a second
2016-01-01 2016-08-01 2016-01-01 2016-01-01 2014-12-01	Mandel, Rita Rose	2014-02-01	-
2016-08-01 2014-01-01 2016-08-01 2014-12-01 3ty	Goertz, B., Thompson, J.	2016-11-01	ANNA WAY AND
2014-01-01 -ynn 2016-01-01 2016-08-01 2017-12-01 , Maveety	Violette, Carol	2016-08-01	_
2016-01-01 2016-08-01 2014-12-01 , Maveety	Mason, Marie Louise	2014-01-01	ATT
2016-08-01 2014-12-01 , Maveety	Saunders, Kelly-Lynn	2016-01-01	-
2014-12-01 , Maveety	Williams, William	2016-08-01	THE PROPERTY OF THE PROPERTY O
tta, Maveety	Stavroff, Thea	2014-12-01	
	Estate Of Loretta, Maveety	2017-02-01	-

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Lutiliani, Lalij Bok Doborsk	2014-02-01	_
Boisclair Alsid	2014-03-01	₩
Setroinor Mayno	2014-03-01	_
Bony Margaret Anne	2014-08-01	-
Brice-Shaw. Virginia	2015-01-01	-
Shaw, Richard C.	2014-04-01	- ,
Bright Eva	2015-02-01	_
Adamson, Inger	2014-12-01	₹
Lafontaine, Wilfred	2016-12-01	- ,
Roberts, James	2014-04-01	
Turgeon, Luc	2015-09-01	
Cahoon, Neil M.	2014-09-01	-
Stoney, Rene	2015-08-01	-
Martin Mildred	2016-03-01	***************************************
Klitch Joseph	2015-10-01	-
Rouble Phyllis	2016-06-01	<b>~~</b>
Taylor Daniel	2016-08-01	-
Myers Aton	2016-12-01	<b>~</b>
Ainer Ar	2019-12-01	-
West Sandra	2016-02-01	_
Holden Barhara	2014-08-01	<del>,</del>
Smith Debbie I vnn	2014-11-01	~
Cavanach Catherine	2014-12-01	-
Charette Bradlev	2014-12-01	_
Roders Dehorah	2014-01-01	-
Yerhoff, Vickv	2014-01-01	-
Spink Midred	2014-07-01	-
John, wilded Hicki Sandra	2013-08-01	-
Bitz Indv	2015-09-01	_
Mowen Teresa	2015-10-01	*-
Ittke Jean Isabel	2016-06-01	
Fiveland Mary Lou	2016-11-01	-
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Churcott, Daniel & Susan	2011 00 01	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
Jackson, Beverley	10-90-0107	
Surakka, Markku A.	2014-03-01	11111111111111111111111111111111111111
Ranniger, Wani Lynne	2016-05-01	
00 Birral and Native Bental Program	Scheduled	Number at
	Funding	Date of Transfer
Sponsor / Owner Name	Expiry Date	Units Beds
	2012-02-01	
	2013-05-01	man a tra fra 17 Amerika manaman da fra Amerika da Amer
CALIC	2013-04-01	
CMHC	2013-04-01	
CAHC	2013-04-01	ALL THE STATE OF T
CMHC	2013-05-01	
CMHC	2013-05-01	**************************************
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CMHC	2013-04-01	4
CMHC	2013-05-01	
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CMHC	2013-04-01	
CMHC	2013-05-01	10 10 10 10 10 10 10 10 10 10 10 10 10 1
OMFC	2013-04-01	***************************************
CMHC	2013-04-01	
CMHC	2013-06-01	1
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CMFC	2013-06-01	11111111111111111111111111111111111111
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20	20.	20.	20.	20.	20.	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
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		OHNO		OFFIC		CMHC	CMHC		CNFC		CMHC		CATC		CAHC	A VANDATA TA	CMHC	nemaanimaha mandahihhhhhhhhhili pepepunpanasasasammammahhmahhhhahhili Nevinkiivista	CMHC	CATE  OPER	SES	CVFC		WHO TO THE	OZEC	OME	OSEC TOSEC	CMEC		OWHC	THE CONTRACTOR AND	OWHC	TERRETURNISHINININ TO THE TOTAL AND	CMHC	

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Adassiz-Harrison Sr. Citizens Hsq.	2012-07-01	12	Andrews and the first transmission for the first
The Central Park Citizen Society	2023-12-01		
South Amherst Housing Society	2023-12-01	21	
Pendrellis Society -Parish Of St.pa	2023-09-01	1.00	A PARTY OF THE PAR
Baptist Hsg Society - Grandview I	2022-07-01	145	
The New Vista Society	10-90-Z0Z	47.1	***************************************
The New Vista Society	2022-01-01		48
Lutheran Senior Citizens Housing	2024-12-01	1	92
Action Line Housing Society	2023-09-01	33	114
Vampons Sonior Citizens Housing So	2016-10-01	9	
Kamloops Senior Citizens Housing So	2023-12-01	10	A CANADA
Kamloons Senior Citizens Housing So	2027-12-01	24	and the state of t
Birhmond Kiwanis Sr Citizens Hsg.	2017-04-01	35	
Richmond Kiwanis Sr. Citizens Hsg.	2020-07-01	36	
Crascent Housing Society	2027-10-01	146	
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Castlegal Villa Society	2027-04-01	28	
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Thum Manor Association	2018-08-01		34
Nicola Valley Senior Housing Societ	2018-08-01	7	**************************************
Kamloons Kiwanis House Society	2021-08-01		0
Kamloops Kiwanis House Society	2025-08-01	A A A A A A A A A A A A A A A A A A A	12
Shuswap Housing Society	2011-07-01	2	
Shiswan Housing Society	2018-01-01	4	A Western Street Street Street
Grev Sisters Of The Immaculate Conc	2019-07-01		159
Chalmers Foundation	2020-07-01	/// AAAAAA	15
Mount Pleasant Housing Society	2019-07-01	36	
German-Canadian Benevolent Society	2019-03-01	A CONTRACTOR OF THE PARTY OF TH	4
German-Canadian Benevolent Society	2024-10-01		46
German-Canadian Benevolent Society	2021-04-01	•	34
Ukrainian Sen Cit Hsq Society	2020-11-01	36	***************************************
Chau Luen Kon Sol Society	2021-08-01	82	***************************************
Christ Church Of China Hsg. Society	2021-03-01	-27	The state of the s
Anavets Senior Citizens Housing Soc	2021-10-01	49	
Anavets Senior Citizens Housing Soc	2018-08-01	30	
Anavets Senior Citizens Housing Soc	2019-07-01	28	
Provincial Rental Housing Corporati	2019-08-01	processing of the first of the best of the	12
Capitano Senior Citizens Housing So	2021-05-01	72	
Kiwanis Senior Citizens Homes Ltd	2021-04-01	66	The state of the s
Earl Haig Society	2017-12-01	22	
Connaught Heights Pentecostal Villa	2018-08-01	37	
Societe Du Foyer Maillard	2019-06-01	***************************************	130
Maple Ridge Elderly Citizens Housin	2020-06-01	65	
Senior Citizens' Housing Of South S	2019-10-01	25	
Senior Citizens' Housing Of South S	2021-04-01	25	
Port Moody Sen Cit Hsg Society	2021-04-01	69	L-CAN de paper a servicio de la constanta de l
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Evergreen Baptist Home	2020-12-01		10
Provincial Rental Housing Corporati	2017-07-01	39	
Victoria Senior Citizens Housing So	2020-05-01	1	
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Kingsley Low Kental Housing Society	2028-12-01		
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Campbell River And District Sen Hea	2022-10-01	Ė	
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Soliamish Senior Citizens Home Socie	2026-07-01	20	
Sunshine Coast Kiwanis Village	2024-01-01	8	
The New Vista Society	2025-08-01		295
Mhallay & District St. Cit. Hsc. So.	2026-07-01		144
Kiwanis Senior Citizens Homes Ltd	2025-08-01	205	
Broadway Pentecostal Benevolent Ass	2025-06-01	80	۲
Vancouver Mental Patients Assoc Soc	2023-08-01	, , , , , , , , , , , , , , , , , , ,	2 ,
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General G.r. Pearkes Sen. Cit. Hsg.	2025-02-01	94	Avan,
Oak Bay Kiwanis Housing Society	2023-06-01	Z	,
Victoria Senior Citizens Housing So	2023-06-01	11	444444444444444444444444444444444444444
Cumberland Senior Citizens Housing	2023-07-01	10	
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Roman Catholic Episcopal Corp Of Pr	2022-04-01	4-01	V	7
Prince Genrae Activator Society	2022-07-01	7-01	7	30
Kiwanie Village Society Of Vernon (	2024-10-01	0-01	24	11111111111111111111111111111111111111
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Nelson Kiwanis Projects Society	2022-10-01	0-01	20	
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Shalom Branch No. 178 Building Soc.	2026-08-01	38-01	102	
Pentecostal Senior Citizens Society	2025-04-01	24-01	38	
Ridge Meadows Assn For Comm. Living	2025-03-01	33-01	***************************************	7
I utheran Manor Society Of Vancouver	2027-04-01	04-01	64	
Finnish Canadian Rest Home Associat	2025-09-01	09-01	48	09
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Richmond Legion #5 Senior Citizens	2026-09-01	40	
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Kiwanis Sorontimist (1974) Schs	2026-07-01	06	
Agan Comminity Sayings	2010-08-01		9
Coldon Ears Intermediate Care Socie	2025-09-01		52
North Park Manor Society	2026-04-01	158	
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Nanaimo & District Sen Cit Hsa Soci	2026-04-01	45	2574,000
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St. John's Court Society	2025-11-01	19	
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Evangel Septor Citizens Society	2025-08-01	43	
Brookside Senior Citizens Hotsing S	2025-12-01	43	
Notice & Area Health Council	2025-10-01		32
Golden City Manor Society	2025-10-01	20	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Vancouver Mental Patients Assoc Soc	2015-01-01	A. W.	ω
Burnaby Assn For Comm Inclusion	2024-10-01		1
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Devt'Al Disabilitiesassn-Arlington	2025-10-01		40
Kimberley Community Health Council	2026-09-01	A A A A A A A A A A A A A A A A A A A	\$
Beaver Valley Manor Society	2026-08-01	24	APAR
Beaver Valley Manor Society	2029-03-01	15	NAVA VIII
Cranbrook Lions Club Sr Cit Housing	2027-07-01	44	
Greater Trail Comm Health Council	2027-12-01	ATTERNET AND	84
Salmo Senior Citizens Society	2027-08-01	24	-A-7(-9)
Lumby & District Sr Citizens Housin	2027-01-01	40	AAAAA
Evergreen Acres Sr Cit Home Society	2027-10-01	15	
Father De Lestre Housing Society	2028-05-01	288	
Oliver Kiwanis Sr Citizens Housing	2028-12-01	27	
Osovoos Elks Senior Citizens Societ	2029-04-01	52	
Jubilee Home Society	2028-12-01		88
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Sunset Housing Society	2029-04-01	20	Part of the Part o
Bulkley Lodge Society	2029-02-01		20
North Peace Health Council	2028-02-01		52
Anavets Senior Citizens Housing Soc	2028-09-01	61	Ĺ
Villa Cathay Care Home Society	2028-07-01		153
_	2026-08-01	103	2
Presbyterian Senior Citizens Hsg So	2027-10-01	28	
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Royal City Legion Housing Society	2028-09-01	8	10 10 10 10 10 10 10 10 10 10 10 10 10 1
Coast Foundation Soc. Clark	2027-12-01	7	27.0
Lw Smith Foundation	2028-08-01	78	
Residences For Independent Living	2027-10-01		24
Le Maintiendrai Home Society	2027-08-01	125	***************************************
Vancouver Broadway Housing Society	2027-03-01	46	***************************************
East Enders - Amherst Lions Housing	2026-09-01	40	
Uptown Senior Citizens' Hsg. Soc.	2027-08-01	20 3	
Haro Park Centre	2030-06-01	40	154 4
Powell River Kiwanis Village Societ	2028-04-01	640	
New Chelsea Society	2028-05-01	208	
Evergreen Baptist Home Soc- Hi Rise	2028-09-01	110	- Company
Vancouver Chinatown Housing Society	2028-06-01	õ	***************************************
Vancouver Resource Society	2013-10-01	L.	Ω
Mount Seymour Lions Housing Society	2028-09-01	45	APAYA AMARIAN AMARAN AM
Vancouver Chinese Kung Kao Foundati	2029-07-01	7	
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Greater Vancouver Hsg Corp	2026-09-01	20	
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City Of Vancouver Public Housing Co	2028-01-01	19	
Greater Vancouver Hsg Corp	2029-01-01	42	***************************************
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Van Island Assoc Foline Frlys Disabi	2010-09-01		9
Provincial Kental Housing Corporati	2026-12-01	31	
Harbour View Housing Society	2027-02-01	73	20
City Of Duncan Housing Society	2027-07-01	73	
Mount Benson Senior Citizens Housin	2026-09-01	16	
Galiano Island Housing Society	2006-12-01	MILLING TO THE PROPERTY OF THE	A144
Independent Living Hsg Soc Gr Victo	2008-04-01	A the second of	
Independent Living Hsg Soc Gr Victo	2028-06-01	100	
Victoria Senior Citizens Housing So	2029-04-01	58	99
Luther Court Society	2028-02-01	45	
Capital Mental Health Associaton	0.20-0.20	Western William William Co.	110
Salvation Army Int. Care Home Socie	2029-04-01	***************************************	20
Greenwoods Eldercare Society	2029-02-01	25	
Lakes District Sr. Citizens risg. As	2028-08-01	33	
Kotary Harbour Society	2029-01-01	_	A. (A. (1)
Valentiouri Selliol Citizens risg Society	2029-03-01	18	34
Northern Interior Regional Health	2029-03-01	16	
Houston Lions Serilor Olitzells risg.	2027-10-01	24	The state of the s
Lakeview marior society	2027-12-01	19	
Creston Trinity Housing Society	2028-09-01	12	
	2029-07-01	12	
Clinton Senior Citizens Home Societ	2014_001	A Company of the Comp	

#### Agreement ss. 1(f), 4(b), 5, 6 and 21

# SCHEDULE C PORTFOLIO OF PROGRAMS - KEY ELEMENTS

#### CONTENTS

٨	MODEL	FORK	$\Lambda \Delta T$	AND	CONTEN	Т
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- No. 1: SOCIAL HOUSING RENTAL PROGRAM (NHA Sections 79 and 95; Provincial Housing)
- No. 2: RENT SUPPLEMENT PROGRAM EXCLUDING PROJECTS IN SCHEDULE L (NHA Section 95; Provincial R.S.)
- No. 3: RENT SUPPLEMENT PROGRAM FOR PROJECTS IN SCHEDULE L (NHA Section 95)
- No. 4: "LOW RENTAL" HOUSING PROGRAM (NHA Section 25)
- No. 5: NON-PROFIT "2% WRITE-DOWN" HOUSING PROGRAM (NHA Section 95)
- No. 6: URBAN NATIVE "2% WRITE-DOWN & ADDITIONAL ASSISTANCE" PROGRAM (NHA Section 95)
- No. 7: RURAL AND NATIVE HOMEOWNERSHIP PROGRAM (NHA Sections 57, 79 and 92)
- No. 8: PROVINCIAL HOMELESS INITIATIVE (NHA Section 95; Provincial Program)
- No 9: PROVINCIAL RENTAL HOUSING PROGRAM (HOMES BC) (NHA Section 95; Provincial Program)
- No. 10: <u>INDEPENDENT LIVING BRITISH COLUMBIA (ILBC)</u> (NHA Section 95; Provincial Program)
- No 11: SHELTER AID FOR ELDERLY RENTERS (SAFER) (NHA Section 58; Provincial Program)

#### MODEL FORMAT AND CONTENT

Program No. and Common Name \*

Effective Date: The date on which the program Key Elements are concurred in and available.

	KEYELEMENTS
1. PROGRAM OBJECTIVE	This section should include a high level statement which refers to client groups and type of Housing benefit.
2. ELIGIBILITY CRITERIA	This section should describe:
<sup>o</sup> Location	limitations if any
° Tenure	who will own the projects if any and what the tenure of residents will be
° Targeting	<ul> <li>whether fully targeted or not and who will be eligible to receive the benefit.         The description should provide assurance that Households selected to receive CMHC Funding will have Housing problems and incomes within applicable HILs or a more stringent BCHMC threshold. If the program favors income mixing (i.e. a portion of the program is not targeted), the extent must be specified.     </li> </ul>
° Use of CMHC Funding	<ul> <li>how Housing assistance will be determined, e.g. contributions to bridge all or a portion of the gap between market or economic rent and RGI revenue; forgivable or repayable low interest loans of up to a specified amount to cover rehabilitation costs; vouchers to cover a specified proportion of rental payments; contributions of up to a specified amount to assist in the acquisition and rehabilitation of affordable Housing, etc. This section will confirm that CMHC Funding is used for Housing only.</li> </ul>
3. FEATURES	This section should explain how the program objectives will be achieved:
° Client Benefit	<ul> <li>the scale of benefits which will be provided, the application of an RGI scale, market or economic rents for non-targeted Households, bringing Housing up to minimum standards, emergency home repair assistance, etc.; restrictions on assistance.</li> </ul>
° Project Financing	<ul> <li>source of capital financing if relevant, with amortization and term limitations;</li> <li>how long assistance will be committed for, e.g. five years, loan amortization period, year-by-year only, etc.</li> </ul>
4. DELIVERY/ ADMINISTRATION	the entity or entities which will be responsible for program delivery and administration, and BCHMC role.

<sup>\*</sup> A brief reference to the historical basis of the program.

## No. 1: <u>SOCIAL HOUSING RENTAL PROGRAM</u> (NHA Sections 79 and 95; Provincial Housing)\*

	KEY ELEMENTS
1. PROGRAM OBJECTIVE	To assist individuals, families and seniors in need, including those who are homeless or at risk of being homeless, to obtain affordable, adequate and suitable rental Housing accommodation.
2. ELIGIBILITY CRITERIA	
° Tenure	Rental Housing will be provided in projects owned or leased by Provincial Rental Housing Corporation, BCHMC, public housing agencies, non-profit housing corporations or not-for-profit continuing housing cooperatives.
° Targeting	Fully targeted: Applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by BCHMC, and qualifying within Housing Income Limits established by CMHC.
<sup>o</sup> Use of CMHC Funding	CMHC Funding will bridge all or part of the gap between revenue based on the application of a BCHMC-approved RGI scale and eligible economic costs or BCHMC-approved market rent or occupancy charges of Housing only. Costs associated with non-residential, commercial and care space will not receive CMHC Funding. Within the foregoing parameters, BCHMC will determine eligibility of program and project administration and operating costs.
3. FEATURES	
° Client Benefit	Residents will pay rents or occupancy charges based on the application of a BCHMC-approved rent-to-income (RGI) scale.
° Project Financing	Capital costs for Housing only may be charged as an economic cost. The usual amortization period is 35 or 50 years, subject to section 10 of the Agreement. Assistance may be paid over the actual amortization period of the project's original capital financing.
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program and project operating agreements either directly or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.

<sup>\*</sup> This program represents or is the successor to the pre-1986 Public Housing Programs under NHA sections 79 (FP) and 82 (Regular), the post-1985 Non-Profit (including Urban Native) Housing Program ("fully targeted") under NHA section 95, and the pre-1986 Rural and Native Rental Housing Programs under NHA sections 79 (RNH), 92 and 95, all sections as in force prior to the NHA amendments of June 17, 1999; and non-rent-supplement wholly Provincial housing programs (including group homes and seniors and disabled) that are fully targeted.

# No. 2: <u>RENT SUPPLEMENT PROGRAM EXCLUDING PROJECTS IN SCHEDULE L</u> (NHA Section 95; Provincial R.S.)\*

	KEY ELEMENTS
1. PROGRAM OBJECTIVE	To assist low-income individuals, families and senior citizens to obtain affordable, adequate and suitable Housing accommodation in private and non-profit rental housing projects and not-for-profit continuing co-operative housing projects, excluding those in Schedule L.
2. ELIGIBILITY CRITERIA	
° Tenure	Rental Housing will be provided in projects owned or leased by BCHMC, public housing agencies, private landlords, non-profit housing corporations or not-for-profit continuing housing co-operatives. Projects in Schedule L are not eligible for this Program.
° Targeting	
	Fully targeted: Applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by BCHMC, and qualifying within Housing Income Limits established by CMHC.
Use of CMHC Funding	
J	CMHC Funding will cover all or part of the gap between revenue based on the application of a BCHMC-approved RGI scale and eligible economic costs or BCHMC-approved market rents or occupancy charges. CMHC Funding will be used for Housing only. Within the foregoing parameters, BCHMC will determine eligibility of program and project administration and operating costs.
3. FEATURES	
° Client Benefit	Residents will pay rents or occupancy charges based on the application of a BCHMC-approved rent-to-income (RGI) scale.
° Project Financing	N/A
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program either directly or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.

<sup>\*</sup> This program represents or is a successor to the existing Rent Supplement Programs (post-1985) under NHA sections 82 and 95 as in force prior to the NHA amendments of June 17, 1999; and all wholly Provincial Rent Supplement programs.

# No. 3: <u>RENT SUPPLEMENT PROGRAM FOR PROJECTS IN SCHEDULE L</u> (NHA Section 95)\*

KEY ELEMENTS			
1. PROGRAM OBJECTIVE	To assist low-income individuals, families and senior citizens to obtain affordable, adequate and suitable Housing accommodation in not-for-profit continuing co-operative housing projects listed in Schedule L.		
2. ELIGIBILITY CRITERIA			
° Tenure	Rental Housing will be provided in projects owned or leased by not-for-profit continuing housing co-operatives. Only projects listed in Schedule L are eligible for this Program.		
° Targeting	Fully targeted: Applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by BCHMC, and qualifying within Housing Income Limits established by CMHC.		
° Use of CMHC Funding	CMHC Funding will cover all or part of the gap between revenue based on the application of a BCHMC-approved RGI scale and eligible economic costs or BCHMC-approved market rents or occupancy charges. CMHC Funding will be used for Housing only. Within the foregoing parameters, BCHMC will determine eligibility of program and project administration and operating costs.		
3. FEATURES			
° Client Benefit	Residents will pay rents or occupancy charges based on the application of a BCHMC-approved rent-to-income (RGI) scale.		
° Project Financing	N/A		
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program either directly or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.		

<sup>\*</sup> This program represents or is a successor to the existing Rent Supplement Programs (post-1985) under NHA sections 82 and 95 as in force prior to the NHA amendments of June 17, 1999.

## No. 4: "LOW RENTAL" HOUSING PROGRAM (NHA Section 25)\*

	KEY ELEMENTS
1. PROGRAM OBJECTIVE	To provide appropriate and economic rental Housing accommodation for families, seniors and individuals of low income and for disadvantaged persons.
2. ELIGIBILITY CRITERIA	
° Tenure	This program will provide affordable rental Housing owned by public and private non-profit housing companies.
° Targeting	This is a "non-targeted" program. Applicants are unable to obtain affordable, suitable and adequate Housing on the private market or are otherwise disadvantaged, as determined by BCHMC.
° Use of CMHC Funding	Projects do not receive continuing CMHC Funding. It is intended that the benefits of the lower interest rates (and capital contributions at the time of project commitments) will be passed through to the residents in the form of economic rents which are below market. Costs associated with non-residential, commercial and care space will not be eligible for inclusion in economic costs. Within the foregoing parameters, BCHMC will determine eligible program and project administration and operating costs.
3. FEATURES	
° Client Benefit	Residents pay economic rents which, because of program benefits, are expected to be below market. Some project owners have entered into rent supplement agreements with BCHMC (See Program Description # 2) so that their projects can accommodate a specified number of "Targeted Households".
° Project Financing	Projects are financed with loans at preferred interest rates for up to 50 years, subject to section 10 of the Agreement. Some projects also received federal contributions of 10% of capital costs and some received provincial contributions of 33% of capital costs. Capital financing will be charged as an economic cost over the period of the loan.
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program and project operating agreements either directly or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.

<sup>\*</sup> This program represents or is the successor to the 1973-1978 Non-Profit Housing Program under NHA sections 26 and 27 as in force prior to the NHA amendments of June 17, 1999.

## No. 5: NON-PROFIT "2% WRITE-DOWN" HOUSING PROGRAM (NHA Section 95)\*

Effective Date: Effective	Date of the Agreement.
	KEY ELEMENTS
1. PROGRAM OBJECTIVE	To provide modest, affordable rental Housing appropriate to the needs of low and moderate-income families, seniors and individuals through public and private non-profit corporations.
2. ELIGIBILITY CRITERIA	
° Tenure	This program will provide rental Housing in projects owned by public and private non-profit housing companies.
° Targeting	This is an income-mixed program serving both "Targeted Households" and "non-targeted" Households. Targeted Households will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by BCHMC, and qualifying within Housing Income Limits established by CMHC. Project owners and BCHMC will determine the number of targeted units. Households in the "special purpose" category will be receiving care or support services as defined in part (d) of Schedule H of this Agreement.
° Use of CMHC Funding	CMHC Funding will cover all or part of the contributions provided under this program. Maximum annual assistance to sponsors is the difference between the amount required to amortize eligible capital costs at BCHMC-approved interest rates and 2%. Within this capped amount, assistance for Targeted Households bridges the gap between BCHMC-approved economic costs for Housing only and rental revenues at or above those based on the application of a BCHMC-approved RGI scale. Assistance for non-targeted Households bridges the gap between BCHMC-approved economic costs for Housing only and BCHMC-approved lower-end-of-market rents (LEMRs). Costs associated with non-residential, commercial and care space will not receive CMHC Funding. CMHC Funding will be used for Housing only. Within the foregoing parameters, BCHMC will determine eligibility of program and project administration and operating costs.
3. FEATURES	
° Client Benefit	Targeted Households pay rent, based on the amount of subsidy available, which is no less than the amount they would pay according to a BCHMC-approved rent-to-income (RGI) scale and no more than BCHMC-approved LEMRs. Non-targeted Households pay LEMRs.
° Project Financing	Capital financing for Housing only may be charged as an economic cost over not more than 35 years on the basis of regular amortization, subject to section 10 of the Agreement. Assistance may be paid to a maximum of 35 years, in accordance with the terms of project operating agreements.
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program and project operating agreements either directly or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.

<sup>\*</sup> This program represents or is the successor to the pre-1986 (1978-1985) Non-Profit Housing Program and the "special purpose" segment of the post-1985 Non-Profit Housing Program under NHA section 95 as in force prior to the NHA amendments of June 17, 1999.

# No. 6: <u>URBAN NATIVE "2 % WRITE-DOWN & ADDITIONAL ASSISTANCE"</u> PROGRAM (NHA Section 95)\*

	KEY ELEMENTS				
1. PROGRAM OBJECTIVE	To provide modest, affordable Housing appropriate to the needs of low and moderate-income Native families and individuals through urban Native non-profit housing corporations.				
2. ELIGIBILITY CRITERIA					
° Tenure	Projects will provide rental Housing, owned by urban Native non-profit housing companies or by continuing housing co-operatives managed by their urban Native resident members.				
° Targeting	Income mixed. Projects will serve Native Targeted Households and non-targeted Native Households living in urban areas. Targeted Households are selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by BCHMC, and qualifying within Housing Income Limits established by CMHC. "Non-targeted" Households pay lower-end-of-market rents.				
° Use of CMHC Funding	CMHC Funding will cover all or part of the contributions provided under this program. Maximum annual assistance to sponsors is the difference between the amount required to amortize eligible capital costs at BCHMC-approved interest rates and 2%. Within this capped amount, assistance for Targeted Households bridges the gap between BCHMC-approved economic costs for Housing only and rental revenues at or above those based on the application of a BCHMC-approved RGI scale. Some projects have access to additional assistance, permitting them to be fully targeted. Assistance for "non-targeted" Households in projects without full funding bridges the gap between BCHMC-approved economic costs for Housing only and BCHMC-approved lower-end-of-market rents (LEMRs). Costs associated with non-residential, commercial and care space will not receive CMHC Funding. CMHC Funding will be used for Housing only. Within the foregoing parameters, BCHMC will determine eligibility of program and project administration and operating costs.				
3. FEATURES					
° Client Benefit	Targeted Households pay rent or occupancy charges according to a BCHMC-approved rent-to-income (RGI) scale. Non-targeted Households pay LEMRs established by BCHMC.				
° Project Financing	Capital financing for Housing only may be charged as an economic cost over not more than 35 years on the basis of regular amortization, subject to section 10 of the Agreement. Assistance may be paid over a period of up to 35 years in accordance with the terms of project operating agreements.				
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program and project operating agreements either directly or through agreement with other housing agencies (which may include non-profit housing societies and Aboriginal groups) and will ensure the Principle and program objectives are being achieved.				

<sup>\*</sup> This program represents or is the successor to the pre-1986 (1978-1985) Urban Native Non-Profit Housing Program with Additional Assistance under NHA section 95 as in force prior to the NHA amendments of June 17, 1999.

# No. 7: <u>RURAL AND NATIVE HOMEOWNERSHIP PROGRAM</u> (NHA Sections 57, 79 and 92)\*

	KEY ELEMENTS				
1. PROGRAM OBJECTIVE	To assist Native and non-Native Households in need in rural areas to acquire new and existing, affordable, adequate and suitable Housing.				
2. ELIGIBILITY CRITERIA					
° Location	The Housing will be located outside incorporated cities, metropolitan areas, town and villages that have populations in excess of 2,500.				
° Tenure	Units will be owned or purchased by their residents, and may be developed by BCHMC or by BCHMC and CMHC jointly as owner(s) and vendor(s).				
° Targeting	Fully targeted: Native and non-Native applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market as determined by BCHMC, and qualifying within Housing Income Limits established by CMHC.				
° Use of CMHC Funding	CMHC Funding will cover all or part of the cost of this program. Below-market financing and partial forgiveness of debt are provided to bridge the gap between the financial capacity of the owners or purchasers and BCHMC-approved eligible homeownership costs. CMHC Funding will be used for Housing only. Within the foregoing parameters, BCHMC will determine eligibility of program and project administration and operating costs.				
3. FEATURES					
° Benefit	Residents will pay towards ownership based on the application of a BCHMC-approved payment-to-income (equal to RGI) scale. Assistance will cease if the homeowners cease to use the units as their permanent residences.				
° Project Financing	Loan funding or capital costs for Housing only are eligible as program investments. Homeowner clients will repay loans or pay purchase prices, secured by mortgages or agreements. The maximum commitment for assistance for a client or unit is 25 years subject to section 10 of the Agreement, with full equity ownership achieved by the client at the end of the period.				
4. DELIVERY/ ADMINISTRATION	BCHMC will deliver new units and administer the ongoing program either direct or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.				

<sup>\*</sup> This program represents or is the successor to the existing Rural and Native Homeownership Programs (long-term commitments) under NHA sections 57, 79 (RNH) and 92 as in force prior to the NHA amendments of June 17, 1999.

# No. 8: <u>PROVINCIAL HOMELESS INITIATIVE</u> (NHA Section 95)\* Effective Date: Effective Date of the Agreement.

KEY ELEMENTS				
1. PROGRAM OBJECTIVE	To assist those that are homeless or at risk of being homeless, to obtain affordable, adequate and suitable Housing accommodation.			
2. ELIGIBILITY CRITERIA				
° Tenure	Rental Housing will be provided in projects owned or leased by Provincial Rental Housing Corporation, BCHMC, public housing agencies, private landlords, non-profit housing corporations or not-for-profit housing cooperatives.			
° Targeting	Fully targeted: Applicants for Housing under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by BCHMC. CMHC Funding will be used to assist households that qualify within Housing Income Limits established by CMHC.			
° Use of CMHC Funding	CMHC Funding will be used to bridge all or part of the gap between revenue based on the application of a BCHMC-approved RGI scale and eligible economic costs or BCHMC-approved market rents or occupancy charges of Housing only. Costs associated with non-residential, commercial and care space will not receive CMHC Funding. Within the foregoing parameters, BCHMC will determine eligibility of program and project administration and operating costs at start up and at specified intervals thereafter. Between specified intervals, BCHMC may limit funding to a specified per unit per month amount.			
3. FEATURES				
° Client Benefits	Residents will pay rents or occupancy charges based on the application of a BCHMC-approved rent-to-income (RGI) scale. Because of the itinerant nature of the client group, in some instances rent may be paid as part of bulk funding support from a BC government source.			
° Project Financing	Capital costs may be charged as an economic cost to the extent permitted by BCHMC. In most instances, however, the capital costs will be fully paid at completion of project.			
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program and project operating agreements either directly or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.			

<sup>\*</sup>Provincial Program

# No. 9: <u>PROVINCIAL RENTAL HOUSING PROGRAM (HOMES BC)</u> (NHA Section 95)\* **Effective Date**: Effective Date of the Agreement.

	KEY ELEMENTS			
1. PROGRAM OBJECTIVE	To assist low and moderate-income individuals, families and seniors, including persons with disabilities and those that are homeless or at risk of being homeles to obtain affordable, adequate and suitable Housing accommodation in non-proor private rental housing projects and not-for-profit continuing cooperative housing projects.			
2. ELIGIBILITY CRITERIA				
° Tenure	Rental Housing will be provided in projects owned or leased by BCHMC, public housing agencies, private landlords, non-profit housing corporations or not-for-profit housing cooperatives.			
° Targeting	Some projects will be fully targeted, other projects will have an income mix. Applicants for "Targeted Housing" are selected on the basis of: being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by BCHMC; and qualifying within Housing Income Limits established by CMHC in accordance with this Agreement. Clients in non-targeted Housing pay low end of market rents.			
° Use of CMHC Funding	For Targeted Housing CMHC Funding will be used to bridge all or part of the between revenue based on the application of a BCHMC-approved RGI scale at BCHMC-approved market rents or occupancy charges or eligible economic cost of Housing only. For non-targeted Housing CMHC Funding will be used to bridge all or part of the gap between market rents and eligible economic costs of Housing only. Costs associated with non-residential, commercial and care space will not receive CMHC Funding. Within the foregoing parameters, BCHMC we determine eligibility of program and project administration and operating costs.			
3. FEATURES				
° Client Benefits	Targeted residents will pay rents or occupancy charges based on the application a BCHMC-approved rent-to-income (RGI) scale. Non-targeted residents will plow end of market rents.			
° Project Financing	Project capital funding for Housing only may be charged, to the extent permitted by BCHMC, as an economic cost over not more than 35 years on the basis of regular amortization. Assistance may be paid for the actual amortization period of the project's original capital financing to a maximum of 35 years.			
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program and project operating agreements either directly or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.			

<sup>\*</sup>Provincial Program

# No. 10: <u>INDEPENDENT LIVING BRITISH COLUMBIA (ILBC)</u> (NHA Section 95)\* Effective Date: Effective Date of the Agreement.

KEY ELEMENTS					
1. PROGRAM OBJECTIVE	To assist low and moderate-income seniors or persons with disabilities to obtain affordable, adequate and suitable Housing accommodation in non-profit or private rental housing projects that provide an assisted living environment.				
2. ELIGIBILITY CRITERIA					
° Tenure	Rental Housing will be provided in projects owned or leased by BCHMC, pub housing agencies, private landlords, or non-profit housing corporations.				
° Targeting	Almost fully targeted: Applicants for housing assistance under this program will be selected on the basis of: being financially unable to obtain affordable, suitable and adequate Housing on the private market; being in need of assisted living services; and qualifying within Housing Income Limits established by CMHC. Because of lack of private sector units in some areas of the province, some "non-targeted" clients may be accepted. Non-targeted clients will pay low end of market rent.				
° Use of CMHC Funding	For Targeted Housing CMHC Funding will be used to bridge all or part of the gap between revenue based on the application of a BCHMC-approved RGI scale and BCHMC-approved market rents or occupany charges or eligible economic costs of Housing only. For non-targeted Housing CMHC Funding will be used to bridge all or part of the gap between market rents and eligible economic costs of Housing only. Costs associated with non-residential, commercial and care space will not receive CMHC Funding. Within the foregoing parameters, BCHMC will determine eligibility of program and project administration and operating costs.				
3. FEATURES					
° Client Benefits	Targeted residents will pay rents or occupancy charges based on the application of a BCHMC-approved rent-to-income (RGI) scale. Non-targeted residents will pay low end of market rents.				
° Project Financing	Project capital funding for Housing only may be charged, to the extent permitted by BCHMC, as an economic cost over not more than 35 years on the basis of regular amortization. Assistance may be paid for the actual amortization period of the project's original capital financing to a maximum of 35 years.				
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program and project operating agreements either directly or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.				

<sup>\*</sup>Provincial Program

# No. 11: <u>SHELTER AID FOR ELDERLY RENTERS (SAFER)</u> (NHA Section 58)\* Effective Date: Effective Date of the Agreement.

	KEYELEMENTS			
1. PROGRAM OBJECTIVE	To assist low and moderate income seniors to obtain affordable, adequate and suitable rental Housing.			
2. ELIGIBILITY CRITERIA				
° Tenure	Clients select their own Housing units (self-contained, room-and-board) in rental housing projects that receive no other direct government support to tenants. Landlords may be in private or non-profit sectors.			
° Targeting	Fully targeted: Clients that receive Housing assistance under this program are financially unable to obtain affordable, suitable and adequate Housing on the private market, and qualify within Housing Income Limits established by CMHC.			
° Use of CMHC Funding	CMHC Funding will be used for Housing only to bridge all or part of the gap between revenue based on the application of an RGI scale as set out by regulation to the SAFER Act, and eligible market rents, to a maximum market rent, also set by regulation. Costs associated with non-residential, commercial and care space will not receive CMHC Funding. Within the foregoing parameters, BCHMC will determine eligibility of clients and amount of funding the client will receive.			
3. FEATURES				
° Client Benefits	Clients will pay eligible market rent to their landlord and receive a monthly SAFER subsidy from BCHMC determined according to the rent scale and maximum market rents set out by regulation to the SAFER Act.			
° Project Financing	N/A			
4. DELIVERY/ ADMINISTRATION	BCHMC will administer the program either directly or through agreement with other housing agencies (which may include non-profit societies and Aboriginal groups) and will ensure the Principles and program objectives are being achieved.			

<sup>\*</sup>Provincial Program

#### SCHEDULE D HOUSING INCOME LIMITS

#### I. Methodology

The Housing Income Limits, which will be used in determining eligibility as Targeted Households, reflect the minimum income required for a Household to afford appropriate accommodation without spending more than 30 percent of its income for shelter.

In urban areas, Housing Income Limits (HILs) will be developed at least for 1, 2 and 3-or-more bedroom units of residential accommodation. At the request of BCHMC and subject to data availability, it will be possible to develop HILs for bachelor units, 4 bedroom units and other residential accommodation. HILs will be applied to the appropriate Household size; BCHMC is responsible for setting and applying standards for Housing suitability.

Median market rents, derived from the CMHC Rental Market Survey (RMS) or other equivalent survey acceptable to CMHC, will be the basis for the establishment of HILs in urban areas. The median market rents will represent monthly costs (including utilities) of renting various-sized accommodation in specific urban areas across the province.

For rural and remote areas, in the absence of rental markets or due to the unavailability of shelter cost data, the annual costs to own, maintain and service modest single-detached units of various sizes will be used to establish the HILs.

#### II. British Columbia HILs

In British Columbia, CMHC has set the initial HIL's as set out in the following tables, where the dollar amount is the maximum income for a Household to be considered to be a Targeted Household:

#### A. Lower Mainland

	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Abbotsford	\$19,000	\$23,500	\$29,000	\$34,500	\$38,000
Chilliwack	17,500	22,000	28,500	31,500	34,500
Hope	18,500	22,000	26,000	31,000	33,500
Powell River	16,500	19,500	24,500	28,000	31,000
Squamish	17,500	23,000	28,000	32,000	35,000
Sunshine	18,000	23,500	27,500	30,000	33,000
Coast					
Vancouver	27,500	31,000	37,500	44,000	48,500
Non-Market*		31,000	32,000	37,000	41,000

## B. Southern BC

	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Ashcroft/	\$14,500	\$18,000	\$22,000	\$26,000	\$28,500
Cashe Creek	\$1 <b>4</b> ,500	\$10,000	φ,000	<b>9</b> 0,000	<b>\$20,0</b>
Castlegar	18,000	22,000	25,500	30,500	33,500
Cranbrook	15,000	19,500	24,000	29,000	32,000
Creston	16,000	20,000	24,000	26,500	29,000
Elk Valley	14,500	18,000	22,000	26,000	28,500
Golden	15,000	18,000	24,000	28,500	31,500
Grand Forks	15,500	18,500	22,000	26,000	28,500
Kamloops	19,000	21,500	27,500	33,000	36,000
Kelowna	20,500	23,500	29,500	33,000	36,500
Kimberley	16,000	18,000	22,000	27,000	29,500
Merritt	14,500	18,000	22,000	26,000	28,500
Nelson	17,000	20,500	27,500	29,000	31,500
Oliver/	15,000	18,500	22,500	27,500	29,500
Osoyoos	TO A PARTICULAR OF THE PARTICU				
Penticton	16,500	20,500	24,500	29,500	32,500
Princeton	14,500	18,000	22,000	26,000	28,500
Revelstoke	14,500	18,500	22,500	26,000	28,500
Salmon Arm	16,500	21,500	26,000	31,000	34,000
Trail	14,500	18,000	22,000	27,000	29,500
Vernon	17,000	21,500	25,500	28,500	32,000
Non-Market*		31,000	32,000	37,000	41,000

### C. Northern BC

	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Chetwynd	\$17,500	\$19,000	\$22,500	\$27,500	\$30,000
Dawson Creek	17,500	19,500	24,000	28,000	31,000
Fort St. John	19,500	24,500	29,500	37,500	41,000
Houston	16,500	19,000	22,500	26,000	28,500
Kitimat	17,500	19,500	22,500	26,000	29,000
Mackenzie	20,000	23,500	25,500	30,500	33,500
Prince George	17,500	21,500	24,500	27,500	30,000
Prince Rupert	16,500	20,500	23,500	24,000	30,000
Quesnel	16,500	19,000	22,500	26,000	28,000
Smithers	19,500	21,500	26,000	29,500	32,500
Taylor	20,500	24,000	26,000	30,500	33,500
Теттасе	19,500	22,000	25,500	29,500	32,000
Vanderhoof	17,000	20,500	24,000	28,000	31,000
Williams Lake	16,500	19,500	24,500	28,500	31,500
Non-Market*	18,000	26,000	27,000	33,000	36,000

### D. Vancouver Island

distribution (land supple of supplement a supplement and a supplement of the supplem	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Victoria	\$22,000	\$25,500	\$32,000	\$41,500	\$45,500
Campbell	16,500	21,000	24,000	28,000	31,000
River					
Courtenay-	16,000	21,000	24,000	31,000	34,000
Comox	According to the second				
Duncan-N.	17,500	21,000	24,500	33,000	36,500
Cow.	et un i decima				
Nanaimo	18,000	23,000	26,500	33,000	36,500
Port Alberni	15,500	21,000	24,000	28,000	31,000
Parksville-	19,000	22,500	27,500	31,000	34,000
Oual.					
Port Hardy	15,500	21,000	24,000	28,000	31,000
Non-Market*	of the second se	31,000	32,000	39,000	42,000

<sup>\*</sup>Non-Market means more than 30 km outside the boundary of all listed municipalities. Within 30 km the dollar amount for the closest listed municipality applies.

### **SCHEDULE E**

Agreement ss. 1(a), 5, 7(b), 9(f), 10, 16, 17 and 23

### BRITISH COLUMBIA ANNUAL FUNDING BY CMHC \*\*

	ANNUAL FUND		
	(\$)*	(\$)	(\$)
YEAR STARTING	TARGETED AMOUNT	NON-TARGETED AMOUNT	TOTAL AMOUNT
APRIL 1	INCLUDED IN TOTAL AMOUNT	INCLUDED IN TOTAL AMOUNT	
2006/07	116,046,131	23,937,598	139,983,729
2007/08	115,891,357	23,863,515	139,754,871
2008/09	115,418,058	23,638,350	139,056,409
2009/10	115,041,053	23,536,226	138,577,279
2010/11	114,064,855	23,226,612	137,291,467
2011/12	113,563,772	23,141,505	136,705,277
2012/13	113,331,030	23,121,959	136,452,988
2013/14	112,509,982	23,107,898	135,617,880
2014/15	111,533,159	22,985,050	134,518,209
2015/16	110,157,404	22,215,222	132,372,626
2016/17	96,434,354	20,157,496	116,591,849
2017/18	93,402,131	14,650,633	108,052,764
2018/19	91,471,299	10,356,407	101,827,706
2019/20	89,540,958	•	96,881,771
2020/21	86,914,067	4,676,218	91,590,285
2021/22	83,410,331	1,740,057	85,150,388
2022/23	78,898,279		79,619,214
2023/24	71,295,425	3	71,416,036
2024/25	63,039,409		63,151,238
2025/26	50,770,340		
2026/27	36,674,504		
2027/28	22,929,416	•	22,980,889
2028/29	13,462,138	ş.	13,485,081
2029/30	7,407,705	T .	7,412,516
2030/31	2,905,693	644	2,906,337
2031/32	1,541,166	0	1,541,166
2032/33	1,107,527	0	1,107,527
2033/34	529,611	0	529,611
2034/35	2,189		2,189
2035/36	0	0	0

<sup>\* -</sup> This column is included for convenience of reference only.

<sup>\*\* -</sup> CMHC will adjust the amounts in this Schedule where prior to the Effective Date a project or loan is removed from or added to the Portfolio or a Schedule.

Agreement ss. 8 and 8.1

### SCHEDULE F TRANSFER OF CMHC OWNERSHIP INTEREST

### PART A. CALCULATION OF CMHC'S NET SHARE OF GAIN ON REMOVAL FOR THE PURPOSE OF PARAGRAPHS 8(E) AND 8.1(E):

1. N = S(P-V)R/T

where.

P = Fair market value.

- V = Product of: (i) the ratio of the total book value for that project as set out in the table in Part B of this Schedule (referred to in this Schedule as "the Table") to CMHC's book value for that project as set out in the Table, and
  - (ii) CMHC's book value for that project as set out in the Table less the cumulative amount of the principal portion of the periodic payments (as set out in the Table) after the Effective Date to and including the date of removal with respect to that project.
- S = CMHC's percentage share for the project as set out in the Table.
- T = Total payment term from the Effective Date to the final payment date.
- R = Remaining payment period from the date of removal to the final payment date.
- N = CMHC's net share of the gain on removal.
- 2. (a) The removal of part of a project in the Table from the Portfolio (whether by disposition, destruction, no longer being in a program in the Portfolio or otherwise) will be deemed to be the removal of a project. CMHC's book value at the date of removal of the part will be equal to the ratio of the fair market value of the part to the fair market value of the entire project at the time of the removal, multiplied by CMHC's book value for the entire project at the date of removal of the part. In this paragraph, CMHC's book value at the date of removal means the value calculated pursuant to clause (ii) in the definition of "V" in section 1 above.
- (b) In calculating the fair market value of an entire project in accordance with paragraph (a) above where a part of the project has been previously removed from the Portfolio, for the purposes of any subsequent removal of part of or the remainder of the project, the part previously removed will be deemed to have increased, decreased or stayed the same in fair market value since the previous removal in the same proportion as the remainder of the project. Where the remainder of a project is subsequently removed from the Portfolio it will be treated as a part of a project.

- 3. (a) Fair market value means the fair market value of the project or part removed from the Portfolio, at the time of the removal from the Portfolio. However, where the removal is by way of a sale or other disposition for a total consideration that equals or exceeds fair market value at the time of the removal, then the total consideration regardless of when payable, excluding any reasonable costs actually incurred directly in such disposition, shall be used as the fair market value.
- (b) Notwithstanding paragraph (a), where a part of a project in the Table is removed from the Portfolio, the fair market value of the part removed at the time of removal will be deemed to be zero for the purposes of sections 1 and 2 above, provided that
  - (i) at least fair market value as defined in paragraph (a) is in fact received or substituted for it,
  - (ii) the total so received or substituted (or its money equivalent) is expended, within one year of the removal, on the capital improvement of the remainder of the project (which may include its redevelopment on the same site), and
  - (iii) the remainder of the project including the capital improvements remains in the Portfolio.

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art B Table of	Part B Table of Projects(5) - NHA Section /9 Fubits	ising trobrain		Quarterly	A A A A A A A A A A A A A A A A A A A		THE TAXABLE STATES AND THE STATES AN	A The second of
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	Little Mountain 1/50		4.000		2006-07-01	2006-01-01		A CONTRACTOR OF THE PARTY OF TH
	Vancouver F/p 1		A AND THE STATE OF		- C M C C C C C C C C C C C C C C C C C	A 10 01 01		7
	Orchard Park 2/57		4.625	ad.	2006-07-01	10-10-0107		
	Vancouver F/p 2		TO A COURT OF THE PARTY OF THE	***	10 00 000	2010 01 01		\$ L
	Orchard Park Redev		10.213		70-9007	10-10-0107		
	Vancouver F/p 2/57		A A CONTRACT OF THE PARTY OF TH		000000000000000000000000000000000000000	2014 01 01		<u> </u>
	Maclean Park 3/60		5.250		ID-/D-9007	10-10-410 <i>7</i>		VV
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	Skeena Terrace 14/60		5.250		2006-0/-01	70-10-4107		A CONTRACTOR OF THE PARTY OF TH
	Vancouver F/p 4		manda of A Assembly management of the Assembly		**	10.10.00		75
	Ray Cam Centre		10.375		10-/0-9007	10-10-/107		A A A A A A A A A A A A A A A A A A A
	Vancouver 6a				10 00 0000	2010 01 01		52
	Killarny Gardens 5/64		5.500		7000-0/-01	10-10-6107		A
	Vancouver F/p 5		And a second sec		+0 10 000			7,
	Stamps Place 6/64		5.500		70-70-9007	10-10-6107		
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	Grandview Terrace 7/67		5.750		7006-07-01	10-10-0707		
	Vancouver F/p 7		And the state of t		10 00 000	4		XL
	Nicholson Tower 10/67		5.750		2006-07-01	10-10-0707		According to the second section of the Secon
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The following	The following footnotes apply to pages F-3 to F-7 of th	to F-7 of this schedule.		and the state of t	A STATE OF THE STA	A CONTRACTOR OF THE CONTRACTOR	A TANAMAN AND AND AND AND AND AND AND AND AND A	
(1) Interest rate is	(1) Interest rate is calculated half-yearly not in advance.	A delicative property of the second s	and a second	A. A			***************************************	A and A A A A A A A A A A A A A A A A A A A
(2) Payments wil	(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the	valance to principal;	; unpaid acc	rued interest w	ill be compound	ted harr-yearly at the		
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(3) Subsequent p	(3) Subsequent payments at equal quarterly intervals.							

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from this table. CMHC will notify BCHMC promptly of all such changes.			A CONTRACTOR OF THE PROPERTY O		
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Vancouver F/p 8	min				
Carolina Court 11/68	6.875	2006-07-01	2021-01-01	And Andrew Company of the Company of	75
Vancouver F/p 11	A A A A A A A A A A A A A A A A A A A				
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Dawson Creek 1/69	7.875	2006-07-01	2021-01-01	A Comment of the Comm	75
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The balance of Schedule F has been severed under the Freedom of Information and Protection of Privacy Act

### SCHEDULE G AUDIT REQUIREMENTS AND THE ANNUAL STATEMENT OF FUNDING AND EXPENDITURES

This Schedule G sets out the detailed requirements and format of the Annual Statement of Funding and Expenditures required by paragraph 11(a) of the Agreement as well as the audit requirements mentioned in paragraphs 11(b) and (c) of the Agreement between CMHC and BCHMC. The format of the Annual Statement of Funding and Expenditures (Appendix 1) may be changed from time to time on the mutual agreement of CMHC and BCHMC.

The primary purpose of the audit, as set out in section 11 of the Agreement, is to express an opinion on whether the Annual Statement of Funding and Expenditures as prepared by BCHMC presents all data fairly in all material respects in accordance with the financial terms and conditions of the Agreement and whether BCHMC has complied in all material respects with the terms and conditions of the Agreement.

The auditor is to conduct the audit in accordance with generally accepted auditing standards and may rely on the audit work of other professionals as the auditor considers appropriate.

The auditor is to give the particulars of all material irregularities and material non-compliance and state the dollar amounts involved. Where the auditor is unable to state exact dollar amounts, the auditor's explanations and best estimates are to be provided.

To the extent that an interpretation of the Agreement is significant enough to warrant disclosure, there is to be prior consultation with both parties to the Agreement.

CMHC bears no responsibility for the cost of the audit.

### SCHEDULE G (continued)

### TERMS AND CONDITIONS

Without restricting the generality of the purpose and scope of the audit, the auditor must examine the following:

- i) Housing CMHC Funding as defined in paragraph 1(a) of the Agreement was used only for Housing as defined in paragraph 1(e) of the Agreement in accordance with paragraph 5(a) of the Agreement.
- ii) Cost of Housing CMHC Funding was used only for the cost of providing Housing that is in a program in the Portfolio as defined in paragraph 1(f) of the Agreement in accordance with paragraph 5(b) of the Agreement.
- iii) Targeted Households notwithstanding paragraphs 8(c) and 8.1(c) of the Agreement, and except for the non-targeted amounts set out in Schedule E of the Agreement after reduction in accordance with clause 5(e)(ii) and paragraphs 10(b) and 17(b) of the Agreement, CMHC Funding was expended only for the benefit of Targeted Households as defined in paragraph 1(g) of the Agreement in accordance with paragraphs 5(c) and (d), clause 6(b)(ii) and Schedule E of the Agreement.
- iv) Eligibility Criteria and Features the Eligibility Criteria and Features which form part of the key elements of each program in the Portfolio, as referred to in paragraph 4(b) and clauses 6(b)(iv) and (v) of the Agreement, were complied with in accordance with clause 6(b)(i) of the Agreement.
- v) Non-Targeted Amounts in relation to CMHC Funding and apart from the use of carried-over funds in accordance with paragraph 10(c) of the Agreement, no more than the annual non-targeted amount set out in Schedule E of the Agreement, after reduction in accordance with clause 5(e)(ii) and paragraphs 10(b) and 17(b) of the Agreement, was used either for Housing within the Portfolio which was not occupied by Targeted Households or in accordance with paragraph 9(f) of the Agreement, and every reduction in the annual non-targeted amount in Schedule E of the Agreement required by clause 5(e)(ii) of the Agreement was made and its amount was reasonable.

### SCHEDULE G (continued)

- vi) CMHC's Share BCHMC has paid CMHC its share of the gain arising on the removal of projects from the Portfolio in accordance with sections 8 and 8.1 and Schedule F of the Agreement, the amounts used as fair market values comply with the requirements of Schedule F, and the conditions of paragraph 3(b) of Part A of Schedule F have been complied with where BCHMC relies on that paragraph.
- vii) Carried-Over Funds all CMHC Funding carried over together with interest and compound interest was properly designated and reported, and was maintained or used in accordance with section 10 of the Agreement and i) to v) above.
- viii) Indemnification CMHC Funding was not used to cover any losses, costs, damages, expenses, injury or liability, as referred to in section 9 or 15 of the Agreement, except as directly permitted by sections 5 and 9 of the Agreement.
- ix) Recourse All amounts stated as payable to CMHC in accordance with clause 17(b)(i) and paragraph 17(d) of the Agreement and all amounts stated as payable by CMHC in accordance with clause 17(b)(ii) of the Agreement are correctly stated, subject to any qualifications provided by the auditor in accordance with paragraph 17(c) of the Agreement.

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## SCHEDULE G (continued)

APPENDIX 1
ANNUAL STATEMENT OF FUNDING AND EXPENDITURES
POST-1996 SOCIAL HOUSING MANAGEMENT AND ADMINISTRATION
FOR YEAR ENDING MARCH 31, \_\_\_\_\_

<u></u>	STATEMENT OF FUNDING AND	The second secon	200X	National and Administration of Administrated Sciences (Administrated Sciences Administrated Sciences Administra		200(X - 1) (note 7)	7)
· <u></u>	EXPENDITURES	TARGETED HOUSEHOLDS \$	NON-TARGETED \$	TOTAL S	TARGETED HOUSEHOLDS \$	NON-TARGETED S	TOTAL \$
<u>қ в р р д</u>	A. CMHC Funding for the Year Available (note 1)  (including Payments by CMHC to BCHMC and Amounts Retained by CMHC)  B. CMHC Funding Expended (by Program where applicable) (note 2)  Program 1  Program 2  Program 3  Other (specify)  Total - All Programs and Other  C. CMHC Funding for the Year Not Expended (A less B)  D. Portion of Non-Targeted Amount of CMHC Funding for the Year Not Expended and Not Designated as Non-Targeted (note 3)			ïZ			; Z

SCHEDULE G (continued) - APPENDIX 1 (continued)

	<del>,                                    </del>		
(/	TOTAL		
200(X - 1) (note 7)	NON-TARGETED \$		
2	TARGETED HOUSEHOLDS \$		
	TOTAL \$		
200X	NON-TARGETED		
	TARGETED HOUSEHOLDS \$		
STATEMENT OF FUNDING AND	EXPENDITURES	<ul> <li>E. Amount Refundable to CMHC</li> <li>F. CMHC Funding for the Year Carrried Over (C plus D less E)</li> <li>G. Balance at Beginning of the Year of CMHC</li> <li>Funding Carried Over</li> <li>H. Interest and Gains for the Year on CMHC</li> <li>Funding Carried Over</li> <li>I. Balance at End of the Year of CMHC Funding</li> <li>Carried Over (F plus G plus H) (note 4)</li> <li>J. CMHC's Share of Gains on Removal (note 5)</li> </ul>	

Notes to Annual Statement of Funding and Expenditures For Year Ending March 31,

# 1. CMHC Funding for the Year

CMHC Funding is provided in accordance with Schedule E of the Agreement as modified in accordance with the Agreement.

# SCHEDULE G (continued) - APPENDIX 1 (continued)

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Expenditure of CMHC Funding is in accordance with the Agreement.

CMHC Funding expended includes eligible payments referred to in paragraphs 8(c) and 8.1(c) of the Agreement, in the amounts of non-targeted. CMHC Funding expended also includes loan losses of charged to non-targeted amounts in Schedule E as allowed by paragraph 9(f) of the Agreement. for Targeted Households and \$

3. Portion of Non-Targeted Amount of CMHC Funding for the Year Not Expended and Not Designated as Non-Targeted.

The amount in D loses its characteristic as non-targeted in accordance with paragraph 10(b) of the Agreement.

SCHEDULE G (continued) - APPENDIX 1 (continued)

4. Balance at End of the Year of CMHC Funding Carried Over

	Targeted Households	Non-targeted	Total
Program Capital	8		<b>↔</b>
Program Loans		<b>€</b>	
Other Investments	<b>S</b>	Section of the sectio	······································
Totals		\$	···

# SCHEDULE G (continued) - APPENDIX 1 (continued)

5. CMHC's Share of Gains on Removal of Projects in Schedules F and F.1

CMHC's net share of the gains on removal of projects from the Portfolio has been calculated in accordance with sections 8 and 8.1 and Schedule F of the Agreement. The following provides a summary of transactions during the Year;

of Gain on Removal CMHC's Net Share Date of Full Compliance Part A of Schedule F, if with Paragraph 3(b) of applicable Paragraph 3(b) of Part without Regard for Total Consideration Fair Market Value A of Schedule F on Removal Removal Date of Identification Project

6. Indemnification

Indemnification has been paid to third parties according to sections 9 and 15 of the Agreement, as follows by third party, reason and amount:

7. Annual Statement of Funding and Expenditures Previous Year Figures

Comparative figures are provided where amounts for the previous Year need to be restated.

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Agreement s. 12 SCHEDULE H - ANNUAL PROGRAM PERFORMANCE REPORT
POST-1996 SOCIAL HOUSING MANAGEMENT AND ADMINISTRATION - FOR YEAR ENDING MARCH 31,

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· Ongoing Assistance	Ø	VIII — AMIN'NY INDRANGENIA	Volume of the control		and the second s	- warmen or the first over the manner over the second or t			
b) CMHC Funding Used for Loans and Capital Investments	×	7,117		Anden or remove the second of			- mand doubt defension (Analysis manus)		WHITEVEN W. W. W. State of the Lands
c) Households Assisted by Program Type 1 Housing Supply Assistance - At End of Year 2 Expense Assistance - Average During Year 3 Renovation Assistance - During Year	Households Households Households	Ave. a minorina a toto	And Andrewson Control of the Andrewson Control	commenter commen	Voluments to the control of the cont	manus a de manus de la mantenta de la manus de la manus de la manus de la manus de la manu	And Andrews and the second sec	Interpretation representation of the community of the com	**** A Numerode and Table 10 Annual A
d) Household Types Assisted & Average Gross Incomes I Families				and development of the second		A			
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Average Annual Gross Household Income	A second		XXXXXX		XXXXXX		XXXXXX	Anna A A and agree A standard accompanies of	XXXXXX

### SCHEDULE H (continued)

### NOTES

(a) **Program Assistance** - CMHC Funding and total assistance (including contributions from BCHMC, municipalities, charitable organizations, foundations, etc.) provided over the Year for the targeted and non-targeted portions of each program in the Portfolio. Program assistance includes all contributions, loan forgiveness and net cost of below-market financing. The amount of assistance provided is to be further broken down to show the amounts involving one-time assistance, and ongoing annual assistance. Programs not in receipt of assistance (e.g. pre-1978 non-profit) should be listed, although there will be nil reports in this area.

Program assistance includes each program's program administration costs and excludes any CMHC Funding carried over by BCHMC for use in subsequent years.

- (b) **CMHC Funding Used for Loans** The dollar amount of all CMHC Funding used for loans and capital investments.
- (c) **Households Assisted** The number of Targeted Households and other Households assisted in the Portfolio grouped by three program types:
  - housing supply assistance (e.g. public, non-profit, urban native and rural and native homeownership, lease-purchase and rental programs);
  - housing demand (expenses) assistance (e.g. rent supplements, shelter allowances and housing voucher programs); and
  - renovation assistance (e.g. homeowner and rental residential rehabilitation and emergency repair programs).

The unit of measure for supply assistance is to be a "Household" receiving the benefit of the assistance at Year end under programs in the Portfolio. Where housing demand assistance is provided directly to Households rather than units (shelter allowances or housing vouchers), the measure to be used is the total of the number of months that assistance was provided to each Household served during the Year divided by 12. Where assistance is provided in the form of "one-time" contributions (e.g. renovation assistance), the report should show the number of Households who received assistance during the Year.

Programs where there is no ongoing assistance should be reported as non-targeted, (e.g. pre-1978 non-profit housing program). Households in these projects receiving targeted assistance from another program (e.g. rent supplements) should also be reported as being assisted under the other program.

The information in this part (c) may be estimates based on reliable sampling techniques.

### SCHEDULE H (continued)

- (d) Household Types Assisted and Average Gross Incomes The number of Targeted Households and other Households assisted, broken down into non-overlapping client-type categories: Families, seniors (60 or older) and non-elderly singles (below 60) categories are to cover Households not receiving care or support services. The special needs category covers Households receiving care or support services. Care or support services means:
  - on-site personal support services where personal medical or nursing care, rehabilitation or counseling activities are provided to project residents on a regular basis on-site,
  - special facilities where special dedicated spaces, facilities or equipment is provided to support the provision of personal medical or nursing care, rehabilitation or counseling activities,
  - special needs where an individual requires on-site special facilities, and/or on-site personal support services due to physical, social or emotional condition or disability, or
  - (iv) special purpose housing where hostel or self-contained housing is used as a principal residence, and includes on-site care services and facilities, excluding food, relating to residents' common physical, social and emotional condition or disability.

Within each client-type category, the total number of Households assisted will be reported along with the number of Targeted Households reporting their incomes and their average gross incomes. Gross Household income for the purpose of this report is as defined by CMHC in the HILs. Currently, gross Household income is the total income of the Household (before tax) from all sources for all persons in the Household 15 years of age and over, as defined by Statistics Canada in the most recent Household Income, Facilities and Equipment (HIFE) data base documentation. Income includes (as described in the HIFE definition): total earnings, total investment income, total government transfer payments, retirement pensions, superannuation and annuities, and other money income. No information regarding the incomes of non-targeted Households is required.

The information in this part (d) may be estimates based on reliable sampling techniques.

The format of the Annual Program Performance Report may be changed from time to time on the mutual agreement of CMHC and BCHMC.

### SCHEDULE I EVALUATION FRAMEWORK AND STANDARDS

The program evaluation will determine whether:

- the program continues to be consistent with Provincial Government priorities and addresses a real need.
- the program is effective in meeting its objectives within budget and without unwanted outcomes.
- the most appropriate and efficient means were used to achieve the program's objectives.

The evaluation will consist of a formal assessment of some or all of the four basic program evaluation issues: program rationale, impacts and effects, achievement of objectives and alternatives.

### EVALUATION FRAMEWORK

The evaluation framework will be comprised of three major phases:

- Pre-evaluation planning
- Conducting and reporting the evaluation study
- Decision making based on the evaluation findings and recommendations

### Pre-evaluation Planning

The purpose of the pre-evaluation planning or the "Evaluation Assessment Study" is to develop the terms of reference to ensure that the focus of the evaluation is appropriate and meaningful. The evaluation assessment will identify the different sets of issues, evaluation methods and procedures for carrying out the evaluation study.

### Conducting and Reporting the Evaluation Study

This is the main operational phase where the required information will be collected, the analyses carried out, the findings produced and the conclusions and recommendations formulated.

### SCHEDULE I (continued)

### Decision-Making Based on the Evaluation Findings and Recommendations

This is the final stage of the evaluation where decisions are made based on the conclusions and recommendations of the study. The purpose of this phase is to ensure that any program changes required are clearly identified and appropriate steps are implemented to follow through on the decisions.

### PROGRAM EVALUATION STANDARDS

The four main groupings of attributes relating to the standards for the evaluation are utility, feasibility, propriety and accuracy.

### **Utility**

The utility standards ensure that the evaluation will meet the informational needs of the intended users and therefore be regarded as effective. These standards include: stakeholder identification, evaluator credibility, information scope and selection, values identification, report clarity, report timeliness and dissemination and evaluation impact.

### Feasibility

The feasibility standards ensure that an evaluation is realistic, prudent, diplomatic, and frugal and therefore regarded as efficient in its process. These standards include practical procedures, political viability and cost effectiveness.

### Propriety

The propriety standards ensure that an evaluation will be conducted legally, ethically and with due regard for the welfare of those involved in the evaluation and those affected by its results. These standards include: service orientation, formal agreements, rights of human subjects, human interactions, complete and fair assessment, disclosure of findings, conflict of interest and fiscal responsibility.

### Accuracy

The accuracy standards ensure that the evaluation will reveal and convey adequate information about those features that determine worth or merit of the program being evaluated. These standards include: program documentation, context analysis, purposes/procedures described, information sources defendable, valid measurement, reliable information, systematic information, appropriate and systematic analysis, justified conclusions, and impartial reporting.

### SCHEDULE J FEDERAL VISIBILITY

BCHMC agrees to give public recognition of CMHC's role in providing financial assistance under this Agreement.

CMHC and BCHMC agree to prepare jointly public information material and organize and participate jointly in any public announcement relating to the signing of this Agreement and of any related document that may be signed in the future.

BCHMC agrees to acknowledge CMHC's contribution in information intended for the public published by BCHMC or the Province of British Columbia regarding the activities supported by Canada under this Agreement, including:

- Annual Report
- Tenders
- Evaluation Reports
- Annual Correspondence to Groups relating to Budget,

and to supply copies as requested by CMHC.

The parties agree to give each other reasonable advance notice of any major public relations initiatives being undertaken in the context of this Agreement.

BCHMC agrees to provide services to the public, information and publicity material, and announcements in both English and French official languages in areas of significant demand as determined under paragraph 18(d) of this Agreement.

Agreement s. 24

### SCHEDULE K LOANS ADMINISTRATION

### PART A. TERMS AND CONDITIONS

### I. General Statement

- (a) This Schedule shall apply to the loans referred to in section 24 of the Agreement, and in particular to those listed in Part C of this Schedule and to such additional loans as the parties may agree.
- (b) BCHMC agrees to administer each loan, including all security for it, on behalf of CMHC until all payments and other obligations in favour of CMHC are fully satisfied and BCHMC is satisfied that no further administration is required.
- (c) All costs incurred by BCHMC in the administration of loans shall be borne solely by BCHMC.
- (d) Any fees payable by CMHC to BCHMC for the administration by BCHMC of the loans covered by this Schedule are included within the CMHC Funding.

### II. Administration of Loans

- (a) BCHMC shall carry out the administration of each loan, including all security for it, in accordance with the NHA, current stated CMHC policy and prudent loans administration practice. BCHMC shall indemnify CMHC in accordance with the provisions of paragraph 9(d) of the Agreement.
- (b) The administration of each loan includes (but is not limited to) the following:
  - the maintenance of the loan account;
  - the collection of payments of principal, interest, and taxes;
  - the payment of taxes where called for;
  - compliance with covenants and conditions;
  - the giving of notices;

Page K-2

### SCHEDULE K (continued)

- the provision of any services necessary in connection with the settlement of loss in the event of loss or damage to or destruction of the secured property by fire or other causes, and with the disposition of insurance money;
- the taking of all appropriate steps for the exercise of any remedy available to CMHC in the event of default occurring on the loan including seizure, sale, pursuit of covenants, possession, foreclosure or other remedy, but BCHMC shall not unnecessarily take any action or inaction that gives a borrower a right of prepayment not in CMHC's interest;
- as circumstances may require, the issuing of partial discharges, postponements of
  mortgage, mortgage amending agreements, releases of covenant, consents to
  easements or rights of way, or the preparation of other documentation which may
  be required and are consistent with CMHC's interest;
- the collection of penalty sums or any bonuses on permitted loan prepayments;
- the preparation of an annual statement of loan account and the provision of a copy of such statement to the borrower and to CMHC;
- the preparation of a discharge when the loan has been fully satisfied; and
- the taking of any other step to protect the security and its priority and all rights of CMHC.
- (c) In order for BCHMC to administer the loans in accordance with section 24 of the Agreement and this Schedule, CMHC will deliver to BCHMC to hold on behalf of CMHC a copy of each security, the title documents, and any other related documents which are in CMHC's possession.
- (d) BCHMC shall remit on the first of each month to CMHC, or as otherwise stated in Part C of this Schedule, in Canadian funds, an amount equal to (i) all amounts due to CMHC on or before that date on the loan accounts, regardless of whether collected by BCHMC or not, as well as (ii) all acceptable prepayments, together with any additional interest payable on such prepayments, received by it on or before that date. Financing interest at the rate referred to in paragraph 17(d) of the Agreement will accrue from the date remittance is due from BCHMC to the actual date CMHC receives payment. BCHMC shall not accept any prepayment which a borrower is not entitled to make, without the consent of CMHC. BCHMC shall submit monthly the information on the loans set out in Part B of this Schedule within 30 days after the end of each month.

### SCHEDULE K (continued)

- (e) CMHC shall not be required to advance funds for any purpose in connection with any of the loans. All loans have been fully advanced. Any costs incurred by BCHMC, and any expenditure of additional money under a loan or its security for whatever purpose, including work-out arrangements to save a project in default, shall be borne by BCHMC and shall not be reimbursed or paid by CMHC.
- (f) Where there is a collective net positive balance in tax accounts for the loans on the day before the date referred to in paragraph 24(a) of the Agreement, CMHC will remit such balance to BCHMC. BCHMC will then be responsible to apply such balance to the payment of the taxes.
- (g) BCHMC may consult with CMHC when dealing with loans, but BCHMC assumes full responsibility for the administration of loans, whether in good standing or in default. CMHC may intervene in the administration or enforcement of a loan where it believes intervention is warranted.

### III. Default

- (a) Within 30 days after the end of each calendar month, BCHMC shall provide CMHC with a report listing every loan covered by this Schedule which is, as at the last day of that month, in arrears in a total amount equal to, or in excess of, one-sixth of the total amount of the annual payments required on the loan, and shall provide CMHC with such other information as the parties may agree. BCHMC may take any court or other action in the name of CMHC, or in its own name on CMHC's behalf, and CMHC agrees to execute the required documentation to effect such actions.
- (b) Where a loan is in arrears on the day before the date referred to in paragraph 24(a) of the Agreement, BCHMC shall use its best efforts and diligence to collect all such arrears with interest and remit them to CMHC forthwith on collection, rather than in accordance with paragraph II(d) above. In using its best efforts and diligence BCHMC shall include where appropriate putting into place work-out arrangements satisfactory to CMHC.

### IV. Renewal

Where any loan to which this Schedule applies has as its term a period less than that allowing for full amortization of such loan, then BCHMC is hereby authorized as the agent of CMHC to renew such loan at the expiration of its term for further terms until paid in full, provided only that CMHC agrees to renew such loan and that such renewal complies with CMHC's reasonable terms and conditions and procedural requirements including interest rates at the time of such renewal. BCHMC shall supply to CMHC a list of loans coming up for renewal,

### SCHEDULE K (continued)

between three and five months before their renewal dates. BCHMC shall inform CMHC promptly of any changes to the lists. The following specific information must be provided by BCHMC to CMHC in order to support renewals:

- an annual estimate of amounts which would be eligible for renewal, to form a basis for CMHC's borrowing plan;
- a commitment from the borrower at least 90 days in advance of the renewal date to renew;
- a final confirmation, at least ten days prior to the renewal date, of the amounts to be committed:
- such additional information as CMHC may reasonably require;

Should the confirmed amounts differ substantially from the actual amounts ultimately renewed because of negligence on the part of BCHMC, BCHMC shall pay to CMHC CMHC's financial loss respecting the difference between renewals confirmed by BCHMC and actual renewals.

### V. Annual Audit

BCHMC shall deliver to CMHC for the loans under administration, on an annual basis no later than six months after the end of each Year, the Report set out in Part B for the preceding Year audited by the auditor or accountant referred to in paragraph 11(b) of the Agreement. The audit will be conducted as per generally accepted auditing standards and the auditor will provide an opinion as to whether the Report on CMHC Loans under Administration by BCHMC on CMHC's Behalf for the Year is presented fairly in accordance with the terms and conditions of this Schedule.

### SCHEDULE K (continued)

### PART B. REPORT ON CMHC LOANS UNDER ADMINISTRATION BY BCHMC ON CMHC'S BEHALF

This Report, to be submitted monthly and annually to CMHC, will provide information separately for loans made under sections 26 and 27 (as they were before June 17, 1999) of the NHA and for loans made under Part I of the NHA as identified in Part C of this Schedule K.

Loans, NriA section(s):		
For the month/Year of:		
	# Loans	\$ Amount
Opening balance:		
New loans: (as applicable, excludes renewals)		
Regular interest charged:		
Additional interest (interest penalties, etc.):		
Regular P&I payments due CMHC:		
Paid in full (reached maturity):		
Prepayments on principal (reductions, paid-in-full before end of amortization period or term not renewed):		
Closing balance:		
Amount due to CMHC:		
Financing interest payable to CMHC:		
Total Amount payable for the month/Year:		

The balance of Schedule K
has been severed under the
Freedom of Information and
Protection of Privacy Act

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		CMHC Co-onerative progr	AHC Co-onerative programs in British Columbia receiving assistance under the Rent	nder the Rent	AND THE RESERVE TO THE PARTY OF
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CMHC Co-operative	Housing	CMHC Co-operative Housing Projects with NHA S. 82(1)(b) Rent Supplement Assistance	ement Assistance	A A A A A A A A A A A A A A A A A A A	Number of
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MHC Co-operative	CMHC Co-operative Housing Projects with NHA S. 95 Rent Supplement Assistance	Assistance		Number of
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	Four Mile Heights Housing Co-op	20	2028-12-30	ANALYSIS CONTRACTOR CO
	Four Mile Heights Housing Co-op	3(	2023-04-30	A CONTRACTOR OF THE PROPERTY O
	Friendship Housing Co-operative	) C	2024_08_31	15
	Lang Cove Housing Co-operative		06 90 7000	×
	Greenway Housing Co-op	77	2024-00-30	
	Seawalk Housing Co-op	200	207-11-207	01
	Krisineleos Housing Cooperative		2028-11-30	AND THE RESIDENCE OF THE PROPERTY OF THE PROPE
	Krisineleos Housing Cooperative	7	2020-11-20	The second secon
	Krisineleos Housing Cooperative	7	2028-10-31	6
	Capilano Housing Cooperative	7 (	2028-01-31	and the second of the second o
	Capilano Housing Cooperative		2022.05.31	6
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	Centennial Park Housing Co-operativ		2022-07-31	A CALLAND THE STATE OF THE STAT
	Charles Square Housing Co-op	2	2027-11-30	Andrew Company of the State of
	Charles Square Housing Co-op	2	2022-11-30	A A A A A A A A A A A A A A A A A A A
	China Creek Housing Co-operative		2028-07-31	A management of the contract o
	China Creek Housing Co-operative	7	2022-11-30	20
	Falcon Crest Estates Housing Co-op	7	2028-10-31	A STATE OF THE STA
	Falcon Crest Estates Housing Co-op	7	2022-09-30	14

	2022-09-30	7
Meadow Walk Housing Co-operative	2022-09-30	21
Misty Ridge Housing Co-operative	2023-03-31	9
Rishon Housing Co-operative	2022-08-31	13
River Mist Housing Co-op	2022-10-31	6
Cityview Housing Co-operative	2028-07-31	4
Cityview Housing Co-operative	2027-11-30	2
Cityview Housing Co-operative	2022-11-30	4
Sunset Heights Housing Co-operative	2022-07-31	14
Sunset Point Housing Co-op	2022-07-31	12
Sunrise Housing Co-operative	2022-06-14	12
Maya Housing Co-operative	2023-06-30	12
Heron Court Housing Co-operative	2023-08-31	12
Antrim Place Housing Co-operative	2023-09-30	15
Edmonds Place Housing Co-operative	2028-07-31	
Edmonds Place Housing Co-operative	2023-08-31	2
Westminster Heights Housing Co-op	2023-08-31	6
Trout Lake Housing Co-operative	2023-09-30	
Anskar Court Housing Co-operative	2028-07-31	
Anskar Court Housing Co-operative	2027-11-30	
Anskar Court Housing Co-operative	2023-11-30	20
Richmond Heights Housing Co-op	2028-07-31	
Richmond Heights Housing Co-op	2023-10-31	13
Medina Housing Co-operative	2023-10-31	_
Eburne Landing Housing Co-op	2023-12-31	18
Blueberry Vale Housing Co-operative	2024-03-31	61
Guildtown Housing Co-op	2024-02-29	13
Arland Mews Housing Co-operative	2023-10-31	13
Harbour Manor Housing Co-operative	2027-11-30	2
Harbour Manor Housing Co-operative	2024-03-31	15
Robert Owen Housing Co-operative	2024-07-31	15

Sundune Housing Co-operative  River's End Housing Co-operative  Arboretum Housing Co-operative  Victoria Gardens Housing Co-operative  Noons Creek Housing Co-operative  Burne Creek Housing Co-operative  Burne Creek Housing Co-operative  Burne Creek Housing Co-operative  Chances Housing Co-operative  Sandpiper Housing Co-operative  Sandpiper Housing Co-operative  Sandpiper Housing Co-operative  Killamey Gardens Housing Co-operative  Sandpiper Housing Co-operative  Killamey Gardens Housing Co-operative  Sandpiper Housing Co-operative  Solstice Housing Co-operative  Solstic		( * 000	
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3	Mariner Cove Housing Co-operative	2027	7-11-30
erative	Mariner Cove Housing Co-operative	202	5-11-30
	Solstice Housing Co-operative	202	15-07-31
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	Garden Square Housing Co-operative	207,	27-02-28

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### SCHEDULE M TRANSFER OF CMHC INTEREST IN CERTAIN WORK-OUT LOANS \*

The information in Schedule M has been severed under the Freedom of Information and Protection of Privacy Act