CANADA & ONTARIO CONSTRUCTION

2026 Grants & Funding Handbook

A program-by-program analysis of capital grants, refundable clean-tech tax credits, housing-enabling infrastructure funding, and the stacking rules shaping Canadian construction capital in 2026.

$15.4B	**30%**	**$4.0B**	**$200K**
NATIONAL GRANT POOL	CLEAN TECH ITC REFUND	ONTARIO MHIP FUNDING	SDF SEED GRANT MAX

What's Inside

This handbook gives Canadian contractors, developers, trade sub-contractors, and project owners the data, statutory requirements, and strategic frameworks needed to navigate, stack, and secure government capital grants, infrastructure allocations, and clean-economy tax credits in Q3 2026.

About this handbook: Data compiled from Housing, Infrastructure and Communities Canada, the Ontario Ministry of Infrastructure, CRA, and BuildForce Canada. For informational purposes only.

Macroeconomic & Fiscal Foundations of 2026 Construction Funding

2.25%
BANK OF CANADA OVERNIGHT RATE

$15.4B
FEDERAL / PROVINCIAL GRANT POOL

30%
MAX REFUNDABLE TAX CREDIT

INFLATION & FINANCING CONTEXT

Headline vs. Core Cost Pressures

Headline CPI (mid-2026)	**2.4%**
Core capital cost inflation	**3.1%**
Prime lending rate	**4.45%**
Commercial construction loans	**5.75% – 6.50%**
Firms citing financing constraints	**59%**

Core capital inflation driven by specialty electrical and mechanical equipment.

THE NON-DILUTIVE PIVOT

Where 2026 Capital Actually Comes From

Shift away from direct debt
High debt-servicing costs have turned non-dilutive grants and refundable ITCs into mandatory components of the capital stack on major developments.

Target-driven federal budgets
Programs have moved from general stimulus to targeted capital grants for core water infrastructure, housing enablement, and clean-energy assets.

BANK OF CANADA & FISCAL POLICY OUTLOOK

With rates stabilized at **2.25%**, baseline borrowing costs have fallen — but capital discipline among private lenders remains stringent. Government capital grants and refundable Investment Tax Credits now bridge the **15% to 35% equity gap** required to make major commercial, residential, and industrial projects viable in H2 2026.

WHAT THIS MEANS FOR YOUR CAPITAL PLAN

Model the grant first
Build the capital stack around confirmed non-dilutive sources, then size the debt tranche to what remains.

Protect the equity gap
Grants and ITCs are now the practical route to the 15–35% gap lenders will not cover on their own.

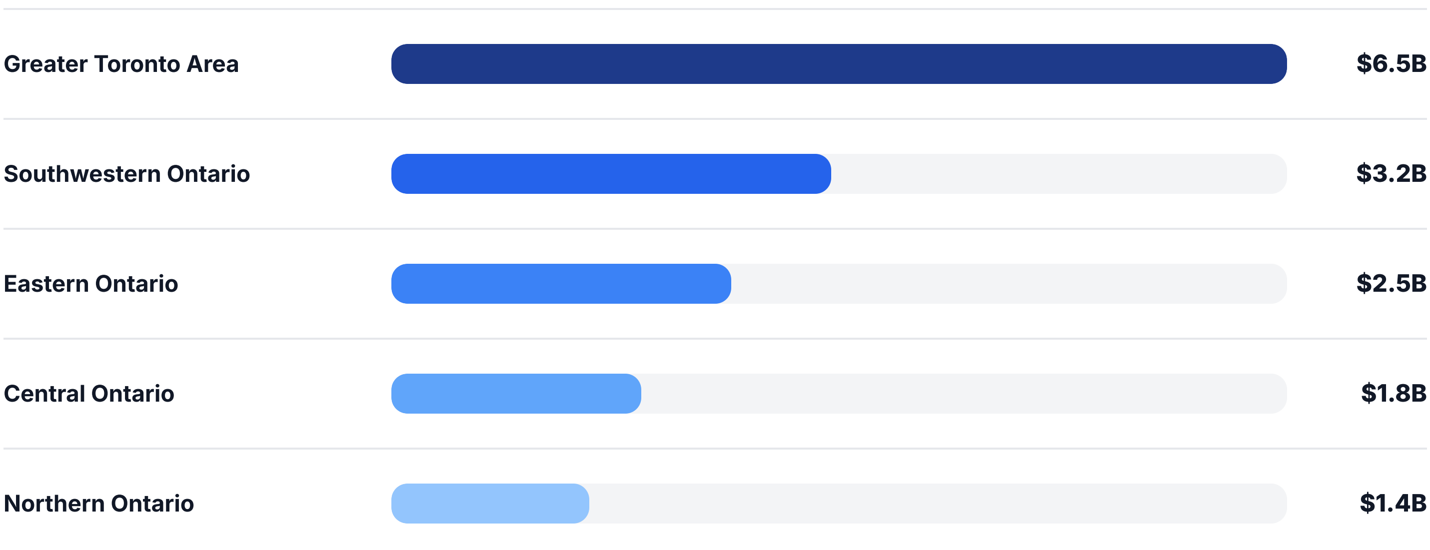
Watch the intake calendar
Target-driven programs open and close on ministry schedules, not on your construction start date.

Regional Funding Pipelines Across Ontario & Canada

TOTAL NATIONAL & PROVINCIAL FUNDING POOL

$15.4 Billion

PIPELINE ALLOCATION BY REGION



KEY DRIVERS BY REGION

Greater Toronto Area · $6.5B
Transit expansion, high-density housing-enabling water systems, data centre power infrastructure, ICI deep retrofits.

Southwestern Ontario · $3.2B
EV supply-chain manufacturing, industrial clean-tech retrofits, agricultural water infrastructure.

Eastern Ontario · $2.5B
Federal building conversions, municipal water treatment, healthcare facility expansions.

Central Ontario · $1.8B
Growth-related municipal servicing, highway interchanges, residential utility expansions.

Northern Ontario · $1.4B
Critical minerals access roads, municipal water and wastewater upgrades, clean energy grid connections.

Municipal Housing-Enabling Infrastructure (MHIP & CHIF)

ONTARIO MUNICIPAL HOUSING INFRASTRUCTURE PROGRAM

MHIP — Four Funding Streams

$4.0B

HEWSF	HECS	HSWS	AG / IRRIGATION
Water & Wastewater	Core Servicing	Health & Safety	Rural Systems
$1.9B	**$1.1B**	**$875M**	**$125M**

PROGRAM BREAKDOWN

1. Housing-Enabling Water Systems Fund

Funds water treatment plants, trunk water mains, sanitary sewers, and stormwater works needed to unlock new housing subdivisions.

Program value	**$1.9B**
Max grant per project	**$35M**
Cost coverage	**73% – 80%**

2. Health & Safety Water Stream

Capital repairs, weir rehabilitations, and system safety upgrades for critical municipal water infrastructure.

Program value	**$875M**
Includes top-up	**$700M**
Focus	**Rehabilitation**

3. Canada Housing Infrastructure Fund (CHIF)

$6.0B

$1.0B direct municipal stream plus $5.0B in provincial and territorial agreements. Eligible infrastructure covers drinking water, wastewater, stormwater, and solid waste collection assets that directly increase residential density capacity.

HOW MUNICIPALITIES AND CONTRACTORS PARTNER

The municipality applies

MHIP and CHIF are municipal programs. Contractors participate through servicing agreements and joint project submissions.

Design readiness is scored

Engineering that demonstrates the housing units unlocked per dollar of servicing wins these files.

Units unlocked is the metric

Applications are ranked on residential capacity created, not on the size of the infrastructure itself.

Clean Technology Investment Tax Credits (Bill C-59)

30%
FULLY REFUNDABLE CASH CREDIT

No cap
ON ELIGIBLE EXPENDITURE

2033
IN SERVICE BY — 15% IN 2034

Filed on T2 Schedule 75
Claims yield a direct cash refund from CRA where the credit exceeds tax payable — real liquidity, not a loss carry-forward.

Open to all taxable Canadian corporations
Any corporation installing qualifying commercial or industrial clean technology can claim, regardless of sector.

WORKED EXAMPLE — $5,000,000 ELIGIBLE CAPITAL COST

LABOUR RULES MET
Full 30% ITC rate
$1,500,000
Refunded to the corporation

LABOUR RULES MISSED
Reduced 20% ITC rate
$1,000,000
A $500,000 penalty haircut

QUALIFYING CLEAN ENERGY PROPERTY

Solar PV & wind equipment
Arrays, mounting structures, inverters, and grid-interconnect assets.

Stationary battery storage
Commercial electricity storage equipment, non-fossil driven.

Geothermal & heat pumps
Ground- and air-source heat pumps for space and process heating.

Non-road zero-emission equipment
Electric or hydrogen heavy construction equipment and charging assets.

CLAIM MECHANICS

Claim when in service
Claimed for the year the property becomes available for use.

Keep the evidence set
Invoices, commissioning records, payroll, and apprentice hour logs.

Net of other assistance
Direct grants on the same asset reduce the ITC cost base.

2026 Capital & Infrastructure Grants Matrix

Seven programs account for the large majority of accessible capital in 2026. Cost shares are maximums — actual awards depend on readiness, alignment, and co-funding.

7
CORE CAPITAL PROGRAMS MAPPED

$35M
LARGEST SINGLE PROJECT GRANT

80%
HIGHEST COST SHARE — CIB LOANS

PROGRAM	ADMINISTERING BODY	FUNDING RANGE	COST SHARE	TARGET SECTOR
SDF Capital — SEED	Ontario MLITSD	**Up to $200,000**	70%	Architectural and engineering plans to reach 40% design for trade training centres.
SDF Capital — GROW	Ontario MLITSD	**$1M – $5M+**	50%	Construction, retrofit, or expansion of skilled trade training facilities.
Housing-Enabling Water (HEWSF)	Ontario Ministry of Infrastructure	**Up to $35M**	73% – 80%	Water and wastewater construction enabling new housing development.
Clean Tech ITC (Bill C-59)	CRA / Federal	**No maximum**	**30% cash**	Refundable credit on solar, storage, heat pumps, zero-emission plant assets.
CIB Building Retrofits	Canada Infrastructure Bank	**$2M – $25M+**	80% (loans)	Low-cost long-term financing for commercial and ICI deep energy retrofits.
Strategic Innovation Fund	ISED Canada	**$10M – $100M+**	30% – 50%	Large-scale clean tech manufacturing, mass timber, and green cement plants.
Deep Retrofit Accelerator	Natural Resources Canada	**Up to $5M**	75%	Pre-development planning and capital execution of deep decarbonization.

HOW TO READ THIS MATRIX

Grant programs are not mutually exclusive. The ITC is a tax measure and stacks on top of direct grants; CIB financing sits underneath both as concessional debt. Section 08 shows how the three combine on a $10M build.

Workforce & Skilled Trades Capital Grants (SDF SEED & GROW)

The Skills Development Fund Capital Stream runs two sequential pathways. SEED buys the drawings; GROW builds the building. Most successful GROW applicants funded their design work through SEED first.

$200K
SEED MAXIMUM GRANT

70%
SEED COST SHARE

$5M+
GROW UPPER FUNDING RANGE

PATHWAY ONE

SEED

Technical & architectural planning

Maximum grant	**$200,000**
Cost share	**Up to 70%**
Target milestone	**40% design**

Eligible costs: engineering plans, architectural drawings, mechanical and electrical schematics, and site cost estimates required to reach 40% design completion.

PATHWAY TWO

GROW

Capital construction & build

Funding range	**$1M – $5M+**
Cost share	**Up to 50%**
Intake	**Continuous**

Eligible activities: facility renovation, retrofits, building conversions, and ground-up construction of training centres for skilled trades, healthcare, and industrial tech.

THE SEQUENCE THAT WINS FUNDING

STEP 01
Scope the facility
Define the trades mix and training capacity the build will serve.

STEP 02
Apply for SEED
Fund 70% of the design work up to the $200,000 cap.

STEP 03
Reach 40% design
The readiness threshold most capital reviewers score against.

STEP 04
Submit GROW
Continuous intake through Transfer Payment Ontario (TPON).

WHY SEED MATTERS MORE THAN ITS SIZE SUGGESTS

$200,000 is small against a $5M build, but design readiness is the single heaviest scoring factor across nearly every capital program in this handbook. SEED converts an idea into a fundable file.

Apprenticeship Training & Skilled Trades Grants

Canada needs 154,100 additional construction workers by 2034. Provincial and federal authorities fund the capital and the pathways that produce them — and one of those rules is now a condition of the federal clean-tech credit.

154,100
WORKERS NEEDED BY 2034

100%
PRE-APPRENTICESHIP COST COVERAGE

10%
RED SEAL HOURS BY APPRENTICES

ONTARIO SKILLED TRADES CAPITAL & TRAINING POOLS

STREAM ONE
ACG

Facility upgrades & capital equipment

Modernizes training shops and buys current trade equipment.

STREAM TWO
Pre-Apprenticeship

Targeted entry pathways

Funds programs for underrepresented groups entering the trades.

STREAM THREE
SDF Training

Employer-led skills scale-up

Backs employer and union training delivery at project scale.

PROGRAM DETAIL

1. Ontario Apprenticeship Capital Grant (ACG)

Funds joint apprenticeship committees, union training centres, and colleges to modernize shops, upgrade mechanical and electrical labs, and purchase modern trade equipment. Target trades are high-demand industrial and civil: elevator mechanics, operating engineers, industrial electricians, and plumbers.

2. Pre-Apprenticeship Training Program

Funds organizations delivering pre-apprenticeship programs for women, youth, and Indigenous communities. Covers 100% of textbook, safety gear, software, and hands-on instruction costs required to produce site-ready entry-level apprentices.

3. THE FEDERAL 10% RED SEAL RULE

10%
MINIMUM APPRENTICE HOURS

A minimum 10% of total Red Seal trade hours worked on site must be performed by registered apprentices. Missing the target — or failing to prove documented recruitment efforts — triggers a 10 percentage point reduction in the clean-tech credit rate, dropping a 30% credit to 20%.

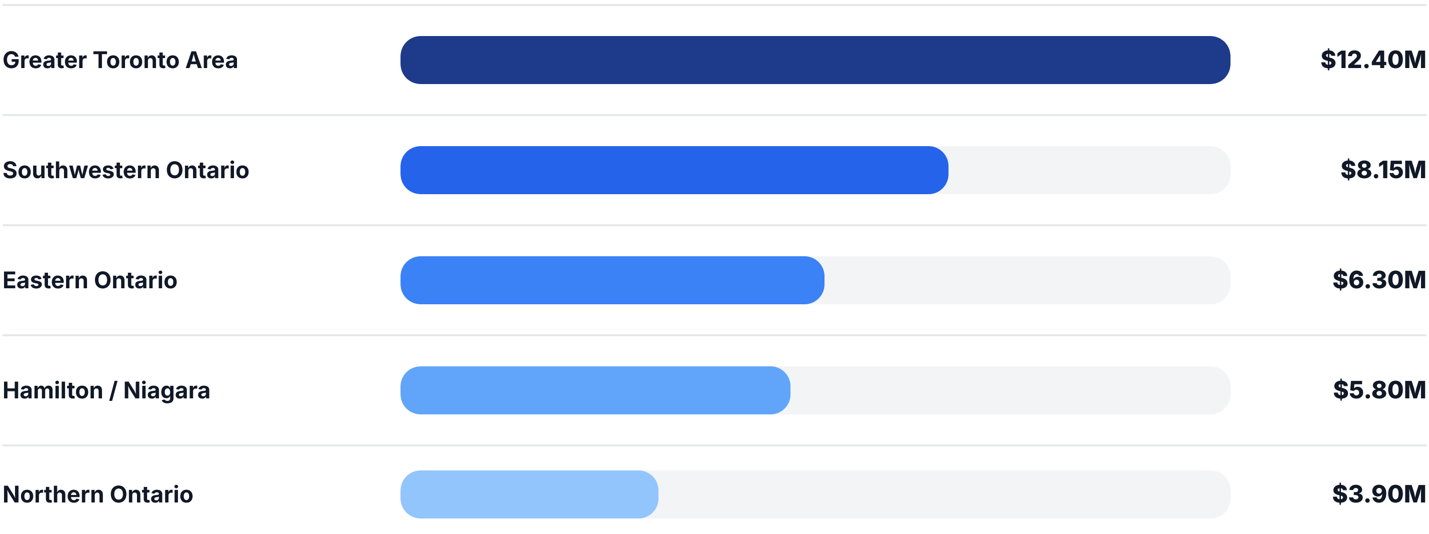
Regional Allocations & Municipal Distribution Benchmarks

$12.4M
GTA AVERAGE ALLOCATION

$3.9M
NORTHERN AVERAGE ALLOCATION

66.6%
FEDERAL + PROVINCIAL RURAL MATCH

AVERAGE CAPITAL GRANT ALLOCATION PER MUNICIPAL PROJECT



REGIONAL FUNDING DYNAMICS

GTA & Golden Horseshoe
High-value infrastructure packages. Municipal density enables larger consolidated claims under CHIF and HEWSF.

Southwestern Ontario
Concentrated around industrial manufacturing supply chains and regional housing servicing.

Northern & Rural Ontario
Lower population-density thresholds under the Communities Component unlock 33.3% federal plus 33.3% provincial matches.

What this means for your application

Urban applicants compete on scale — bundle adjacent works into a single consolidated municipal submission rather than several small ones.

Rural and northern applicants compete on match ratios — the two-thirds federal-provincial cost share is the strongest lever available outside the GTA.

The Math of Grant Stacking & Non-Dilutive Capital

$10M
SAMPLE ICI BUILD MODELLED

50%
NON-DILUTIVE SHARE OF THE STACK

90%
MAXIMUM STACKING CEILING

SAMPLE CAPITAL STACK — $10M ICI BUILD

Private equity / senior loan	$5,000,000	50.0%
Provincial capital grant (MHIP / SDF)	$2,500,000	25.0%
Clean Tech ITC (30% refundable)	$1,500,000	15.0%
CIB concessional loan	$1,000,000	10.0%
TOTAL CAPITAL SECURED	**$10,000,000**	**100%**

STACKING LIMIT

75% to 90% ceiling

Total combined federal, provincial, and municipal direct funding cannot exceed 75% to 90% of total eligible project costs. The exact ceiling varies by program — check each agreement before modelling.

NET CAPITAL COST FORMULA

$$C_{net} = C_{total} - \Sigma G_i - T_{itc}$$

C_{net} net out-of-pocket capital · C_{total} gross eligible expenditure · G_i individual non-repayable grants · T_{itc} refundable ITC (eligible cost × 30%)

TAX TREATMENT IMPACT

Direct capital grants may reduce the depreciable Capital Cost Allowance base of the asset. Refundable ITCs under Section 127.45 instead inject tax-free liquidity straight into the business, preserving operating working capital.

Mandatory Labour & Prevailing Wage Compliance

To claim the full 30% Clean Tech ITC rate, project owners and contractors must satisfy two mandatory labour conditions on-site throughout construction. Both are audited on documentation, not intent.

30%
FULL REFUNDABLE ITC RATE

10%
MINIMUM RED SEAL APPRENTICE HOURS

$100K
LOST PER $1M IF NON-COMPLIANT

REQUIREMENT ONE

Prevailing Wage

Pay wages and benefits at least equal to the prevailing collective agreement rate for that trade in the relevant region.

Applies to all workers engaged in eligible property installation, union or not.

Comparison includes base rate plus benefit contributions, not base rate alone.

REQUIREMENT TWO

Apprenticeship

A minimum **10% of total Red Seal trade hours** on site must be worked by registered apprentices.

Where collective agreements limit ratios, reasonable efforts must be documented.

Hour logs must be retained per sub-contractor for the audit period.

FAILURE PENALTY

COMPLIANT RATE **30%** → NON-COMPLIANT RATE **20%**

Missing either requirement triggers a **10 percentage point reduction** in the credit rate — a cost of **$100,000 per $1M** of eligible capital. On a $5M installation that is a half-million-dollar documentation failure.

PROTECTING THE FULL RATE IN PRACTICE

Write it into sub-contracts
Mandate monthly prevailing wage attestations as a condition of payment.

Track Red Seal hours weekly
A 10% ratio measured only at closeout is nearly impossible to correct.

Retain the evidence
Payroll records, apprentice registrations, and site logs for the full audit window.

ICI Energy Retrofits & Deep Decarbonization Funding

4	30%	$5M
LEVELS IN THE RETROFIT STACK	MINIMUM GHG REDUCTION REQUIRED	DRAI PLANNING MAXIMUM

THE FOUR-LEVEL BUILDING DECARBONIZATION FUNDING STACK

LEVEL 4 **Senior financing**	**CIB Building Retrofits Loan** 1% – 3% concessional long-term debt covering up to 80% of capital cost.
LEVEL 3 **Clean energy assets**	**30% Clean Tech Refundable ITC** Cash back on heat pumps, storage, solar, and zero-emission plant equipment.
LEVEL 2 **Equipment retrofits**	**Save on Energy & Enbridge incentives** Prescriptive and custom performance rebates on commercial equipment.
LEVEL 1 **Audit & planning**	**NRCan Deep Retrofit Accelerator** Up to 75% of planning cost, to a maximum of $5M in non-repayable contributions.

KEY PROGRAM TERMS

80%

CIB capital coverage

Low-interest loans for commercial and industrial retrofits achieving a minimum 30% GHG reduction.

$5M

DRAI maximum

Non-repayable contributions funding retrofit project preparation, management, and technical design.

$0.12

Per kWh saved

Utility incentives up to $0.12/kWh or $0.20 per m³ of natural gas offset on equipment retrofits.

SEQUENCE THE STACK, DON'T SHOP IT

Retrofit funding is cumulative but order-dependent. A DRAI-funded audit produces the energy model that CIB underwriting requires and that substantiates the ITC claim. Skipping Level 1 usually costs more than it saves.

Residential Acceleration & Eligible Expense Standards

50 yr	95%	$121.25
MAX MLI SELECT AMORTIZATION	MAXIMUM LOAN-TO-VALUE	DAILY MEAL PER DIEM

RESIDENTIAL HOUSING FUNDING TRIPLE-PLAY

1. CMHC MLI Select
Up to 50-year amortization, 95% LTV, and reduced insurance premiums scored on energy and affordability.

2. Building Faster Fund
Provincial incentive pools distributed to municipalities that exceed annual housing start benchmarks.

3. Municipal HSWS & HEWSF
Direct provincial funding for trunk water and sewer lines serving multi-family sites.

100
POINTS — MAX TIER

MLI Select benchmarks. Points are awarded for energy efficiency, affordability, and accessibility. The maximum tier unlocks 50-year amortization, 95% LTV financing, and up to 40% premium refunds — and requires a minimum 40% energy efficiency improvement over NECB/OBC baselines.

2026 CRA MEAL & TRAVEL PER DIEM STANDARDS

Breakfast allowance	$29.50
Lunch allowance	$30.05
Dinner allowance	$61.70
Total daily meal per diem	**$121.25**
Daily incidental allowance	$25.00
Vehicle allowance	$0.55 – $0.57/km

Long-term assignment rule (31+ days)
Where workers are stationed away from home, allowances step down with consecutive days on site.

Days 1 – 30 · 100%	$121.25/day
Days 31 – 120 · 75%	$90.94/day
Days 121+ · 50%	$60.63/day

No receipts are required for allowances paid at or below these rates. Confirm current figures against the latest CRA and NJC Travel Directive schedules before applying.

CMHC Rental Construction Finance & 50-Year Amortization

Direct federal pre-development cash grants closed to new applications in early 2026. Federal support for purpose-built rental has shifted to high-leverage construction loans paired with 50-year amortization mortgage insurance.

50 yr
MAXIMUM AMORTIZATION

95%
MAXIMUM LOAN-TO-COST

$55B
ACLP LENDING ENVELOPE

CMHC MLI SELECT — POINT TIERS & BENEFITS

TIER	POINTS REQUIRED	MAX LTC / LTV	MAX AMORTIZATION	PREMIUM DISCOUNT
Tier 1 — Base	50 points	85% LTV	40 years	10%
Tier 2	70 points	90% LTC	45 years	20%
Tier 3 — Maximum	100+ points	**95% LTC**	**50 years**	**30%**

Points are scored across three commitments: affordability, energy efficiency, and accessibility. Available on purpose-built rental of five or more units.

Cash flow, not equity
50-year amortization at the 100-point threshold materially lowers monthly debt service and improves coverage ratios on the same rent roll.

Limited recourse & fee rollover
Personal liability is capped, and CMHC insurance premiums can be rolled into the loan rather than paid out of pocket. Benchmark rates run 4.25% – 5.00%.

APARTMENT CONSTRUCTION LOAN PROGRAM — TWO-STAGE DEPLOYMENT

STAGE 1 — CONSTRUCTION
ACLP

- Up to 100% loan-to-cost on residential construction
- Fixed-rate, interest-only payments during construction
- Minimum loan amount $1,000,000

STAGE 2 — PERMANENT TAKEOUT
MLI Select

- Converts into a 50-year amortized permanent mortgage
- Locks in discounted premiums and limited recourse terms
- Scope now includes student and independent seniors housing

FREQUENT BUILDER FRAMEWORK
Repeat developers with at least $50M in prior CMHC business — $20M for non-profits — access an expedited review path: conditional approval within 30 days and full approval within 60 days.

AI & Technology Upgrade Funding

Canada's $2.3B federal AI strategy and Ontario's digital modernization mandates have opened direct grant streams, co-investment funds, and refundable credits for contractors adopting estimating AI, automation, and field-to-office systems.

$2.3B
FEDERAL AI STRATEGY ENVELOPE

80%
IRAP INTERNAL SALARY COVERAGE

46%
COMBINED SR&ED + OITC BENEFIT

2026 AI & TECHNOLOGY FUNDING MATRIX

PROGRAM	ADMINISTERING BODY	MAX FUNDING	COST SHARE	PRIMARY FOCUS
Regional AI Initiative (RAII)	FedDev Ontario / FedNor	**$100K – $500K+**	Varies	Adopting AI across internal operations or scaling workplace AI tools.
OCI DMAP & TDP	Ontario Centre of Innovation	**$15K / $150K**	50%	Stage 1 readiness assessment, then technology implementation.
NRC-IRAP AI Assist	National Research Council	**$75K – $10M**	Up to 80%	Custom AI model development, process automation, and technical R&D.
Scale AI Supercluster	Scale AI / Federal	**40% of costs**	Up to 40%	Collaborative projects deploying AI across supply chain and infrastructure.
SR&ED (software / AI)	CRA / Federal & Ontario	**35% refundable**	35% – 46%	Custom models, novel algorithms, or complex software integration.

PROGRAM DETAIL

1. Regional AI Initiative (RAII)

Direct funding helping traditional firms adopt generative AI, machine-learning estimating, robotic layout, and predictive project management. Ontario industrial building manufacturers recently secured $1.7M through FedDev to integrate robotics and AI blueprint extraction.

2. OCI Digitalization Competence Centre

A two-stage Ontario pathway: DMAP funds an approved consultant to run an AI readiness assessment and roadmap; TDP then funds the build. TDP requires a completed DMAP and $500,000 minimum annual revenue.

3. NRC-IRAP AI Assist Stream

$75K–$200K for first-time applicants, up to $10M for major projects. Covers up to 80% of internal technical salaries and 50% of subcontractor fees — BIM clash detection, drone surveying, custom estimator integrations.

4. Scale AI & 5. SR&ED

Scale AI reimburses up to 40% of eligible expenses and up to $1M per company for AI employee training, but requires an adopter plus an AI provider partnership. SR&ED pre-claim approval now confirms eligibility within 90 days.

Deploying Technology Funding on Site

Technology grants are awarded against defined operational problems, not against software licences. These are the project types that qualify, and the order in which the money is best assembled.

ELIGIBLE AI & TECHNOLOGY UPGRADE PROJECTS

AI-driven estimating & bidding
Automates takeoff measurement from CAD and PDF drawings using computer vision, then feeds the results into job costing.

Predictive energy & site co-pilots
Real-time IoT sensors and machine learning that optimize HVAC and site power use across the build.

Robotic layout & automated engineering
Site-rover robotics and AI data extraction driving structural alignment and layout accuracy.

Automated safety & drone surveillance
Daily site scans processed to track progress and flag safety violations before they become incidents.

SAMPLE $300,000 WORKPLACE AI IMPLEMENTATION

OCI Technology Development (TDP) grant	**$150,000**	50.0%
NRC-IRAP salary subsidy	**$75,000**	25.0%
Employer net co-investment	**$75,000**	25.0%
TOTAL PROJECT CAPITAL SECURED	**$300,000**	**100%**

Stacking rules allow technology streams to combine up to a 75% cumulative limit on total eligible project expenditure.

ACTION STEPS TO SECURE TECHNOLOGY FUNDING

1. Apply for OCI DMAP
Secure the 50% matched $15,000 assessment grant and use it to map the firm's AI and technology roadmap.

2. Engage an IRAP advisor
Confirm eligibility for the AI Assist Stream covering up to 80% of internal developer and technical salaries.

3. Log technical uncertainty
Keep contemporaneous developer and engineering logs to support the 35% refundable SR&ED claim on custom builds.

Milestone Draws, Holdbacks & Grant Scoring Criteria

STANDARD GRANT DISBURSEMENT TIMELINE

20%
Milestone 1
Execution and 40% design — initial draw advance.

30%
Milestone 2
Procurement and sub-base — progress payment draw.

30%
Milestone 3
Heavy mechanical and envelope — progress payment draw.

20%
Milestone 4
Substantial completion — holdback released on final audit.

Proof of eligible expenditure
Funding is distributed on a reimbursement or phased milestone basis. Invoices, cancelled cheques, and verified payroll records are required for every draw request.

Standard grant holdback — 10% to 20%
Retained until substantial completion certificates are issued by the project architect or engineer, and an independent audit is accepted by the funding ministry.

GRANT SCORING EVALUATION MATRIX

Project feasibility & readiness	**30 pts**
Alignment with housing / green targets	**25 pts**
Financial viability & co-funding stack	**20 pts**
Labour & apprenticeship commitment	**15 pts**
Environmental impact & decarbonization	**10 pts**

Secure 40% design status early
Use SDF SEED to complete preliminary engineering before applying for capital.

Establish municipal alignment
Formal letters of support, council endorsements, and utility capacity confirmations.

Embed compliance in contracts
Monthly wage attestations and Red Seal apprentice hour logs from every sub.

Four Actions for Q3 2026

Winning capital in 2026 is less about finding programs and more about sequencing them. These four moves compound: each one improves your scoring position on the next.

1 Build a multi-tiered capital stack

Combine 30% Clean Tech ITCs with provincial infrastructure grants and CIB concessional financing to cut the debt burden on major builds.

KEY METRIC

50%

of a $10M build funded outside private equity

2 Use SEED grants for pre-development

Secure up to $200,000 through SDF SEED to advance designs to 40% completion before submitting any major capital request.

KEY METRIC

30 pts

the heaviest single scoring category

3 Enforce ITC labour compliance on-site

Audit sub-contractor wages and hold the 10% Red Seal apprentice ratio to protect the full refundable credit rate.

KEY METRIC

$100K

lost per $1M of capital if either rule fails

4 Optimize employee expenses & per diems

Structure remote travel and per diem policy to 2026 CRA benchmarks so crews receive tax-free compensation value on every away job.

KEY METRIC

$121.25

tax-free daily meal allowance, no receipts

READY TO OPTIMIZE YOUR CAPITAL STACK?

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