

THE COMPLETE

**RENTAL DEVELOPMENT PROGRAM**

APPLICATION PACKAGE

ISSUED BY SASKATCHEWAN HOUSING CORPORATION

**PUBLIC DISCLOSURE**

The parties agree that all reports, other documentation and information that are required to be provided to Saskatchewan Housing Corporation (SHC) by the Sponsor pursuant to this Agreement may be made public, except information SHC obtains pursuant to Appendix D that the Sponsor has requested to be kept confidential. Any commitment SHC makes with respect to confidentiality would be subject to the operation of law.

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## 1. INTRODUCTION

### 1.1 Background

- The Rental Development Program (RDP) is jointly funded through the provincial government by Saskatchewan Housing Corporation (SHC) and the federal government by Canada Mortgage and Housing Corporation (CMHC) under the *Bilateral Agreement under the 2017 National Housing Strategy*.
- The RDP provides one-time, forgivable capital loans of **up to a maximum** of 70 per cent of the final eligible capital cost to assist in the creation of modest affordable rental units in Saskatchewan for households with incomes under Saskatchewan Household Income Maximums (SHIM)-Low.
- **SHC will fund the minimum amount that a project needs in order to achieve affordable rents and financial viability.**
- Currently, the RDP emphasizes households who are “hard-to-house”.
- The “hard-to-house” are persons who are unable to access or maintain stable housing due to one or more characteristics that create unusual barriers to housing.

These persons often need supports and/or services in order to access or maintain stable housing. This includes, but is not limited to, households with persons who experience physical disabilities, mental health issues, addictions issues and behavioral issues, or a number of these issues concurrently.

- **This RDP full application form is part of competitive selection process undertaken by SHC to ensure that the most appropriate, financially viable, and cost-effective projects receive funding. SHC will fund the minimum amount that a project needs in order to achieve affordable rents and financial viability**
- The RDP will consider new construction, conversion or acquisition. Acquisition of existing buildings and conversion of non-residential accommodation are encouraged in communities with an above balanced market vacancy. The cost to acquire buildings cannot be greater than 75 per cent of the cost to build new.
- SHC’s role in the delivery of the RDP includes:
  - assisting sponsors in the development of their proposals and projects;
  - prioritizing and conditionally approving proposals for funding in accordance with the RDP objectives; and
  - providing due diligence throughout the pre-development and development of approved projects.
- Funding is delivered in accordance with the principles of the [National Housing Strategy](#) and will support the [Saskatchewan Disability Strategy](#), the [Mental Health and Addictions Action Plan](#), the [Poverty Reduction Strategy](#) and the [Provincial Housing Strategy](#).

## 1.2 Definitions

### Accessibility

- Accessibility includes access to a building or unit, and ability to enter and maneuver in a space (e.g. ramps, wider doorways and hallways, etc.). It does not necessarily include all items required to provide a fully barrier-free living space (e.g. roll-in showers, lowered countertops).

### Affordable Housing

- “Hard-to-house” households typically do not reach the maximum income levels under SHIM-Low. Rent levels are required either to be appropriate and affordable to the actual and known incomes of tenant households, or to fall within the [Saskatchewan Assistance Program](#) (SAP) shelter rates and other eligible benefits.

### Above Balanced Market Vacancy

- An economic indicator which measures the percentage of vacant units in a rental housing market for the Sponsor’s proposed unit size or type. SHC considers a balanced market vacancy as approximately three per cent. Communities showing an above balanced market vacancy may be considered as having a surplus of suitable and affordable units for the intended client. The market rates of many communities are available from CMHC.

### Barrier-Free

- A building and its interior facilities is barrier-free if it is fully accessible to and can be approached, entered, and used by a person with a particular physical or sensory disability. This requires attention to every fixture and finish in the unit, such as low-slope ramps, door levers, roll-in showers, lowered kitchen countertops and sinks, and raised electrical outlets and switches.

### Common Area

- Common areas are for public or corporate use and may include recreational, programming or office spaces (excluding passageways). However, common area should be limited to activities directly related to carrying out the core business of the project.

### Conditional Approval Letter (CAL)

- A CAL is a contract entered into by a successful sponsor and SHC, setting out funding limits and requirements for the development of a project. A conditionally approved sponsor will be required to sign a CAL and meet specified conditions prior to receiving funding. For a sample copy please visit <https://www.saskatchewan.ca/business/housing-development-construction-and-property-management/developing-affordable-housing/rental-development-program#further-information>

### Eligible Capital Cost

- The actual cost of all materials and services required to acquire, develop, design, construct or improve and finance the housing component of the project.

### **Forgivable Loan**

- A loan that is forgiven incrementally over a period of years, in accordance with the summary provided in the Project Development and Operating Agreement (PDOA). Forgivable loans are only provided to sponsors who are in good standing with SHC, and typically for the RDP, are forgiven after 15 to 20 years. The forgiveness term depends on the principal amount of the forgivable loan and the number of housing units funded.

### **“Hard-to-house”**

- Persons who are unable to access or maintain stable housing due to one or more characteristics that create unusual barriers to housing. These persons often need support services in order to access and maintain a stable housing situation. They include, but are not limited to, those experiencing physical disabilities, mental health issues, addictions issues, behavioral issues and cognitive disabilities, or a number of these issues concurrently.

### **Independent Living**

- There is a contractual relationship between the landlord and the tenant that conforms to the standards under *The Residential Tenancies Act, 2006*. The RDP requires all projects fall under the Act, but sponsors with exemptions may be considered.

### **Modesty Requirements**

- Please see Appendix B for clarification.

### **National Occupancy Standards**

- Please see Appendix C for clarification.

### **NIMBY**

- An acronym for "Not In My Back Yard," a situation in which residents of a neighbourhood oppose a new development (or change in occupancy of an existing development) as inappropriate or unwanted for their neighbourhood.

### **Project**

- The affordable rental units and support services proposed to be developed by a Sponsor responding to this EOI.

### **Project Development and Operating Agreement (PDOA)**

- A PDOA is a contractual agreement between SHC and an RDP sponsor that provides the terms and conditions of the construction, operation, and forgiveness of a project. A conditionally approved sponsor is required to sign a PDOA. For a sample copy of the PDOA please visit <https://www.saskatchewan.ca/business/housing-development-construction-and-property-management/developing-affordable-housing/rental-development-program#further-information>.

**Saskatchewan Household Income Maximums (SHIM)**

- The maximum annual income that a household may have at the time occupancy commences for a funded housing unit. The SHIM-Low is calculated based on the total gross annual household income from all sources (taxable and not taxable). A detailed list of income inclusions and exclusions can be found in Appendix B of the PDOA.
- SHIM are reviewed annually by SHC and subject to change.
- SHIM-Low effective July 1, 2021 is:

<b>One-Bedroom</b>	<b>Two-Bedroom</b>	<b>Three-Bedroom</b>	<b>Four-Bedroom</b>
\$43,700	\$46,500	\$56,000	\$67,000

- Careful consideration must be given to actual incomes of the intended tenants and the rental rates affordable to those incomes. “Hard-to-house” households typically do not reach the limits of SHIM-Low.

**Sponsor**

- Under the RDP, an eligible sponsor is a corporation holding land title to a housing project. The sponsor is signatory to the PDOA.

**Support Services**

- Services that are required by the household in order to both maintain occupancy in the housing unit and meet the requirements of a lease agreement with the sponsor.
- Examples include counselling, addictions management, life-skills training, and support for mental health. Securing funding for support services and support services in and of itself is the responsibility of Sponsor.

**Universal Design**

- The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

## **2. PROJECT & ELIGIBILITY REQUIREMENTS**

### **2.1 Housing Unit Details**

The proposed housing units must reflect modest residential accommodation and facilities, and can include common areas required by households and service providers. The housing units shall comply with and must include the following:

- A minimum of four housing units developed;
- Projects must be located off-reserve; and
- Projects must not have started construction prior to SHC approval.
- Sponsor must also confirm the projects details are consistent with:
  - Appendix A – Building Requirements;
  - Appendix B – Modesty Guidelines; and
  - Appendix C - National Occupancy Standards (recommended).
- Housing units must foster independent living and comply with the *Residential Tenancies Act (RTA)*. SHC may consider projects with an exemption from the *RTA*.
- Secondary suites, building camps, group homes, nursing homes, special care homes, student dormitories, and other licensed facilities are not eligible.

New construction, conversion or acquisition of existing units will be considered. Acquisition of existing buildings and conversion of non-residential accommodation is encouraged in communities with an above balanced market vacancy.

If possible, units are to incorporate barrier-free and universal design elements. Additional information on universal design is available at <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/accessible-adaptable-housing/universal-design-in-new-housing>.

### **2.2 Sponsor**

- Eligible proponents include but are not limited to the community housing sector (e.g. non-profit housing organizations and rental co-operatives), municipal governments and their agencies, indigenous governments and organizations (including First Nation bands, tribal councils and Métis organizations), and private entrepreneurs/builders/developers.
- Sponsors must be registered in Saskatchewan.
- Eligible sponsors will be required to demonstrate that they:
  - represent the intended community or household (proof of existing delivery to household, letters of support, etc.);
  - have capacity to deliver any proposed services to targeted households, or have a confirmed partnership from a recognized agency to ensure delivery of services;
  - practice good governance and have the financial and leadership capacity to ensure the long-term viability of the project; and
  - are in good standing with SHC.



## **2.3 Tenant**

### **2.3.1 Tenant Income**

- Tenants' total household income must fall under SHIM-Low at time of application.
- Total household income includes all incomes earned by adults over the age of 18 who reside within the unit. For further clarification refer to Income Schedule B on the sample PDOA at <https://www.saskatchewan.ca/business/housing-development-construction-and-property-management/developing-affordable-housing/rental-development-program#further-information>.
- "hard-to-house" households typically do not reach the income maximums outlined in SHIM-Low.

### **2.3.2 Rent Levels**

Rent levels must be fixed, appropriate, and either:

- affordable to targeted households based on their actual and known incomes; or
- fall under the combination of SAP shelter allowance and other eligible housing benefits.

Consideration needs to be given to affordability of the rent level and prioritizing eligible applicants with the lowest income.

### **2.3.3 Occupancy**

Tenants must be housed in units appropriate for the household composition, and without vacant bedrooms. Consideration should be given to National Occupancy Standards. Bachelor/studio suites are an exception and can be treated as one-bedrooms. See Appendix C.

## **2.4 Support Services**

- Sponsors will provide support services as required by "hard-to-house" households to access and maintain their occupancy in the housing unit. For example, support services may be those required by persons with physical disabilities, mental illness, addictions, behavioral challenges or a number of issues concurrently.
- Sponsors must clearly demonstrate what supports or services are needed by the proposed households and how those supports and services will be funded/provided.

## **2.5 Need and Demand**

- Capital funding is currently available in southern communities with populations over 5,000 with demonstrated need and northern communities with demonstrated need.
- Sponsors should carefully consider the proposed community's need for rental units, the demand for this type of housing, the availability and appropriateness of existing housing options, and the long-term viability of the proposed project.

## **2.6 Partnerships**

- SHC supports community partnerships including Reaching Home and homelessness programming. Sponsors should clearly indicate any partnerships. This will be part of the project consideration and evaluation process.

### 3. SPONSOR INSTRUCTIONS

#### 3.1 Proposal Format

- Sponsors must submit a complete proposal in the format provided. Failure to respond to any portion will reduce the potential to be conditionally approved. See Transmittal form (Form 8.2) for a checklist of all required forms and inclusions.
- Sponsors should identify any information in their proposal considered confidential or proprietary. Sponsors acknowledge that SHC and all materials in its possession are subject to The Freedom of Information and Protection of Privacy Act of Saskatchewan.
- Forms and inclusions can be completed in ink or type. However, signatures must be completed in ink.

#### 3.2 Proposal Conditions

- Proposals become the property of SHC and will not be returned.
- All supporting documentation must be labeled and attached to proposal forms.
- A copy of the full proposal must be kept by the sponsor for their records.
- All costs incurred by the sponsors in the development of the proposal are the sole responsibility of the sponsors.
- SHC reserves the right to reject any or all proposals.
- SHC has the ability to undertake public development and ownership of a project, in the event that proposals received do not address program priorities.

### 4. RENTAL DEVELOPMENT PROGRAM

#### 4.1 SHC Process

- Upon conditional project approval, sponsors will be offered a CAL and PDOA. The CAL and PDOA are subject to change, and sample copies are available upon request or at <https://www.saskatchewan.ca/business/housing-development-construction-and-property-management/developing-affordable-housing/rental-development-program#further-information>
- Sponsors are subject to development conditions incorporated within the signed CAL and PDOA. Most conditions must be addressed to SHC's satisfaction **prior** to the advancement of any funds. These conditions include:
  - confirmation that all required capital contributions are in place;
  - confirmed funding for any support services; and
  - service contracts, if applicable, executed and provided to SHC.
- SHC will register a mortgage against the title to the property in second position to private lender financing. The SHC mortgage must be registered **prior** to the advancement of any funds.
- Funding will be advanced either proportionally based on construction progress, or by a single advance at the time of completion or occupancy, at the discretion of SHC.

## Rental Development Program

- Within 180 days of substantial completion, the sponsor must provide an audited final capital cost and funding statement.

### 4.2 Development Milestones

Events taking place before August 30, 2020:

- Capital funding partners secured:
  - Lender;
  - Sponsor equity;
  - Municipality; and
  - Other.
- Service/staffing funding secured;
- Preliminary need & demand confirmed;
- Identification and MOU with property manager and service provider;
- Business plan outlined;
- Consultant retention (excluding contractor);
- Preliminary design/concept plan, if applicable; and
- EOI10-19 Full application complete.

**Once submitted, your application will be reviewed for a potential conditional approval. Please expect up to 60 days to elapse before receiving official response to your application.**

Events taking place before or after this application is complete:

- Zoning/community support;
- Land optioned/conditional offer written;
- SHC Conditional Approval Letter signed;
- Construction drawings, specifications and/or scope of work finalized and approved by SHC;
- Tender documents finalized;
- Tender completion and final capital cost determined;
- Contract award;
- SHC Project Development & Operating Agreement signed;
- SHC Mortgage registered;
- Construction commencement;
- Substantial completion;
- Final project audit; and
- Household occupancy.

**Events will not necessarily take place in the order given. For guidance on meeting development milestones, contact SHC or consult <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/housing-development-resources>.**

#### **4.3 Forgiveness**

- The RDP loan is interest-free unless there is a breach of contract, such as compromise of affordability, housing ineligible households, or discontinuance of services.
- Forgiveness of the loan is calculated on a sliding scale based on the funding per unit, with the maximum forgiveness period being 20 years.

#### **4.4 Operating and Compliance**

- SHC will monitor projects and ensure compliance over the term of the PDOA, including verification that projects remain affordable as specified in the agreement, and support services are provided;
- Annual reporting to SHC is required;
- All units receiving RDP funding are recommended to be occupied according to National Occupancy Standards; and
- Any rent increases or changes to service requirements are subject to SHC approval.

### **5. PROPOSAL EVALUATION**

Proposals are evaluated on the following criteria:

- completeness of proposal, as per Form **8.2 Transmittal**;
- sponsor and project eligibility;
- sponsor experience and capacity;
- current and projected need and demand;
- suitability and modesty of project design for the targeted household;
- inclusion of accessible and/or universally designed units;
- environmental sustainability;
- project feasibility including adequate cash flow during construction;
- financial contribution of the sponsor and amount of capital loan required;
- provision of support services required by the targeted household;
- affordability for the targeted household;
- financial viability over the long term;
- partnerships and community collaboration; and
- funding availability.

**6. SUBMITTING A PROPOSAL**

- All documents should be submitted together in a single package, including Appendix D, Appendix E, and all forms under section 8. For a complete list of required forms, and required or recommended documentation, consult Form **8.2 Transmittal**.
- Form **8.1 Affidavit** must be executed by an individual in the corporation having authority to do so.
- A cover letter outlining the business case for the proposed project, and factors not covered elsewhere, is strongly recommended as is any additional information.
- Applications must be made electronically to [RDP@gov.sk.ca](mailto:RDP@gov.sk.ca).
- It is the sponsor's responsibility to ensure the proposal has been received by SHC.
- Applications will only be accepted until August 30, 2020. Late and/or incomplete submissions may not be considered.
- For additional information on the application process, to submit feedback and questions of clarification, please call toll-free 1-866-245-5758 or 306-933-6292 or email [RDP@gov.sk.ca](mailto:RDP@gov.sk.ca).

## 7. APPENDICES

### 7.1 APPENDIX A – Building Requirements

All Rental Development Program projects must be developed in accordance with the zoning, building code, and energy code requirements of the authority having jurisdiction. Many resources are available at <https://www.saskatchewan.ca/> including [Guide: Implementation National Energy Code of Canada for Buildings \(NECB\) 1017](#). This guide explains when to apply NBC Section 9.36 or NECB 2017 to Saskatchewan building permits issued on or after January 1, 2019.

If possible, units are to incorporate barrier-free and universal design elements. Additional information on universal design is available at <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/accessible-adaptable-housing/universal-design-in-new-housing>.

#### **A. Inspections During Construction**

SHC officials have the right to inspect the project anytime during the construction period. None of the inspections performed by SHC shall reduce the responsibility of the project owner, contractors or consultants.

#### **Mandatory SHC Inspection Requirements:**

- Prior to the closing of the purchase of an existing building.
- Pouring of the concrete for the foundation.
- Installation of weeping tile and washed rock prior to backfill.
- Completion of rough framing.
- Installation of insulation, vapour barrier and windows.
- Substantial completion.
- Final inspection.

#### **Additional Inspections:**

- One-year warranty inspection.
- Verification of work complete for construction progresses.

**7.2 APPENDIX B – MODESTY GUIDELINES**

SHC requires that the design of a project reflect modest accommodation through the building footprint, size of units, amenities available, finishes, and construction materials, systems or techniques used in and during the projects construction. Common areas will also be considered as part of overall project modesty.

Household unit size – as a **general guideline**, unit area is limited to:

•	Rooming house	11.2 sq. meters*	(120 sq. ft.)	1 person
•	Bachelor/studio	40 sq. meters	(425 sq. ft.)	1 person
•	1-bedroom	51 sq. meters	(550 sq. ft.)	1-2 persons
•	2-bedroom	76 sq. meters	(820 sq. ft.)	2-3 persons
•	3-bedroom	87 sq. meters	(940 sq. ft.)	3-4 persons
•	4-bedroom	98 sq. meters	(1060 sq. ft.)	4-5 persons

\*Area guideline includes sleeping quarters and does not include common areas.

**Modesty Standards**

- The project must recognize modesty standards through quality of unit-finishes, relative to the needs and services of the intended household and the affordability of rent.
- Initial proposed unit size must remain consistent throughout project development and into occupancy.
- Floor areas may exceed unit size guidelines should the proposed household require added space to accommodate mobility requirements.
- Floor areas may also be increased when staircases reduce the building footprint.

The following examples may be considered immodest:

Glazed balconies	Greenhouses	Skylights	Fireplaces	Non-standard wall
Special windows	Air conditioning	Hot tubs	Garages	Non-standard ceiling
Raised floor levels	Sunken floors	Excessive detailing		Non-standard finishes
Dishwashers	Ensuite washer/dryer (in apartments)			Covered parking

Project sponsors must provide these guidelines to developers, architects, designers or any other relevant part of the project development team.

SHC will review all proposals to ensure the proposed design is modest, suitable for the household, and an efficient use of resources.

### 7.3 APPENDIX C – NATIONAL OCCUPANCY STANDARDS (Recommended)

All units receiving RDP funding are recommended to be occupied according to National Occupancy Standards. Tenant households must be appropriate to the unit size.

Households with children or dependents (including couples in the third trimester of pregnancy) must be assigned housing that meets the following parameters:

- Single parents, or couples, are entitled to bedrooms of their own;
- Any other adult(s) in a household are entitled to their own bedroom(s);
- There should be no more than two children to a bedroom; and
- Two children of the opposite sex should only share a bedroom if they are both under five years of age.

Households without children or dependents must be housed according to the following standards:

- Single adults, or couples, are entitled to a single bedroom;
- If there are two adults in a household who are not married or common-law, each is entitled to a bedroom of their own; and
- Senior or disabled couples are entitled to separate bedrooms if there are medical reasons why they cannot share a bedroom.

Bachelor suites, which have no bedrooms, are regarded as one-bedroom suites under the Standards.

All bedrooms in a unit should be occupied by a member of the household.



**7.4 APPENDIX D – FUNDING SOURCE DISCLOSURE AUTHORIZATION**

Complete the following for each funding partner. Examples of funding partners are private lending/financial institution, municipality, provincial government, federal government, or any other funding contributor.

Please complete as applicable:

Funding Provider:	_____
Funding Type:	_____
Mailing Address:	_____
Contact person:	_____ Title: _____
Phone:	_____
Email:	_____
Funding Provider:	_____
Funding Type:	_____
Mailing Address:	_____
Contact person:	_____ Title: _____
Phone:	_____
Email:	_____
Funding Provider:	_____
Funding Type:	_____
Mailing Address:	_____
Contact person:	_____ Title: _____
Phone:	_____
Email:	_____

**7.5 APPENDIX E – CONFLICT OF INTEREST**

SHC, in its sole discretion, may disqualify a proposal and its sponsor if SHC determines that a conflict of interest exists.

Conditions for a Conflict of Interest to exist may include:

- When there is any financial interest of the sponsor in the Project Development and/or Operating Team (Team);
- When one or more of the agents, officers, directors, shareholders or partners of the sponsor is also an agent, officer, director, shareholder or partner of the Team;
- When any agent, officer, director, shareholder or partner of the sponsor has any financial interest whatsoever in the Team;
- When any agent, officer, director, shareholder or partner of the Team advances any funds to the sponsor, other than an interim lender advancing funds to enable the Sponsor to pay for construction and other Project costs;
- When the Team provides and pays on behalf of the sponsor for any project costs;
- When the Team takes stock or any interest in the sponsor as part of the consideration to be paid them;
- When there exists or comes into being any side deals, agreements, contracts, or undertakings entered into, which create or will create a conflict of interest as set forth above.

**If there is a potential for a conflict of interest to exist, please advise in writing for SHC review.**

Comments:

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# RENTAL DEVELOPMENT PROGRAM

## APPLICATION FORMS

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Sponsor

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Project community

**8.1 AFFIDAVIT**

Saskatchewan Housing Corporation may request clarification or additional information.

**I have read and understand the terms of the Rental Development Program application, including:**

- Appendix A – Building Requirements**
- Appendix B – Modesty Guidelines**
- Appendix C – National Occupancy Standards**
- Appendix D – Funding Source Disclosure Authorization**
- Appendix E – Conflict of Interest**

**All information, to the best of my ability, has been provided and is accurate. I am a representative of the company and authorized to respond to this request for proposals.**

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

Organization: \_\_\_\_\_

Per: \_\_\_\_\_

(c/s)

Per: \_\_\_\_\_

## 8.2 TRANSMITTAL FORM I

### Checklist of information required in your submission.

#### Application Form Check List

- Cover letter
- Signed Affidavit (8.1)
- Transmittal Form (8.2)
- Sponsor Information (8.3)
- Sponsor Experience (8.4)
- Project Development and Operating Team (8.5)
- Need and Demand (8.6)
- Engaging Community Support (8.7)

#### Part I – Development and Construction

- Project Description (8.8.1 – 8.8.3)
- Property/Land Requirements (8.9.1 – 8.9.4)
- Capital Cost Budget (8.10)
- Sources of Capital Funding (8.11)
- Cash Flow During Construction (8.12)

#### Part II – Support Services and Operating

- Support Services Required by Household (8.13)
- Support Services Provided by Sponsor (8.14)
- Experience in Providing Support Services (8.14.1)
- Operating Budget (8.15)
- Support Services Budget (8.15.1)
- Evidence of Household Affordability (8.16)
- Operations Plan (8.17)

**8.2 TRANSMITTAL FORM II**

**Checklist, continued**

**Include the following if available:**

- Incorporation documents and corporate profile report
- Business plan
- Preliminary design or plans
- Corporate financial statements
- Letters of support from community partners — including municipal development support
- Consultant contracts
- Copy of title and/or real property report
- Evidence of zoning compliance
- Options to purchase or sale agreements
- Property appraisal
- Service partnership agreement
- Service funding agreement
- Confirmation of capital funding sources
- Construction cash flow
- General job descriptions and service staff qualifications
- Operating plan
- Any other relevant documentation to support your proposal

Comments:

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### 8.3 SPONSOR INFORMATION

Organization name:

Mailing address:	_____
Civic address:	_____
Municipality:	_____
Province:	_____
Postal Code:	_____
Primary Contact:	_____
Title:	_____
Phone Number:	_____
Email:	_____

- Organization type:
- |                                       |  |   |
|---------------------------------------|--|---|
| <input type="checkbox"/> Municipality | <input type="checkbox"/> Private corporation |   |
| <input type="checkbox"/> Co-op        | <input type="checkbox"/> Band                | <input type="checkbox"/> Non-profit corporation |
| <input type="checkbox"/> Other        | <input type="checkbox"/> Management Body     |   |

Is the organization incorporated :  Yes  No  Pending

- If yes, please attach articles of incorporation
- If no, please comment:

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#### Board Structure:

Please provide a current profile report of your organization. Any conflict of interest between members of the board and the project should be identified as per Appendix E.

**8.4 SPONSOR EXPERIENCE IN PROJECT DEVELOPMENT AND PROPERTY MANAGEMENT**

- Have you built or fully renovated other housing projects?      Yes      No
- Do you currently own or manage other housing projects?      Yes      No
- Have you previously developed a housing project with SHC?      Yes      No

**If you answered “yes” to any of the three questions above, please describe your housing experience in detail. Identify all properties that apply. Attach extra pages as needed.**

Project name:	_____
Address:	_____
Household type served:	_____
Number of units:	_____
Check all that apply:	<input type="checkbox"/> Have owned this project since _____ <input type="checkbox"/> Have managed this project since _____ <input type="checkbox"/> Constructed this project <input type="checkbox"/> Fully renovated this project <input type="checkbox"/> Consulted on the development of this project
Project name:	_____
Address:	_____
Household type served:	_____
Number of units:	_____
Check all that apply:	<input type="checkbox"/> Have owned this project since _____ <input type="checkbox"/> Have managed this project since _____ <input type="checkbox"/> Constructed this project <input type="checkbox"/> Fully renovated this project <input type="checkbox"/> Consulted on the development of this project

**SHC may request additional information/references.**



**8.5 PROJECT DEVELOPMENT AND OPERATING TEAM**

Any potential conflict of interest between the Project Development and Operating Team and the project sponsor should be identified in Appendix E.

<b>Owner</b>
Organization: _____
Contact person: _____
Mailing address: _____
Phone: _____
Email: _____
<b>Consultant/Architect</b>
Organization: _____
Contact person: _____
Mailing address: _____
Phone: _____
Email: _____
<b>General Contractor</b>
Organization: _____
Contact person: _____
Mailing address: _____
Phone: _____
Email: _____
<b>Lender</b>
Organization: _____
Contact person: _____
Phone: _____
Email: _____
<b>Legal Representation</b>
Organization: _____
Contact person: _____
Mailing address: _____
Phone: _____
Email: _____

**8.5 PROJECT DEVELOPMENT AND OPERATING TEAM (continued)**

<b>Property Manager</b>	
Organization:	_____
Contact person:	_____
Mailing address:	_____
Phone:	_____
Email:	_____
<b>Service Provider</b>	
Organization:	_____
Contact person:	_____
Mailing address:	_____
Phone:	_____
Email:	_____
<b>Service Provider</b>	
Organization:	_____
Contact person:	_____
Mailing address:	_____
Phone:	_____
Email:	_____
<b>Service Funding Provider</b>	
Organization:	_____
Contact person:	_____
Mailing address:	_____
Phone:	_____
Email:	_____
<b>Other</b>	
Organization:	_____
Contact person:	_____
Mailing address:	_____
Phone:	_____
Email:	_____

**8.6 NEED AND DEMAND**

Sponsors must carefully consider the proposed community’s need for rental units, the demand for this type of housing, the availability and appropriateness of existing housing options, and the long-term viability of the proposed project.

- Please provide any available data that supports your project. For example, community plans, affordable housing strategies, reviews of availability or affordability in your area, or other needs/demographic assessment data such as Stats Canada, CMHC Rental Market data, Population Health data.
- Please provide updated wait lists for your proposed project in the following format:

Household #	Targeted Household Make-Up	Approx. Monthly Gross Income (all sources)	Sources of Income (eg. SAID, SAP, OAS, GIS)	Current Living Arrangements (eg. house, apartment, rooming house, couch-surfing, shelter)	Difficulties experienced in acquiring and maintaining suitable housing (eg. mental health challenges, physical disability, addictions)
Example	1 Senior, 1 adult, 2 kids	\$1200	OAS, SAID, p/t work	Sharing house with another family	Mental illness in adult, minor physical impairment in senior, child with trauma
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					

**Do not provide individual or household names.**

Comments:

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Attach additional pages as required.

**8.7 COMMUNITY SUPPORT**

Projects may be subject to a public consultation process, as determined by the municipality and, unless the community shares your housing objectives, getting a project started may be very difficult.

It is recommended to engage municipal support early on in the development process. Please provide a letter(s) of municipal and community support.

Please identify a strategy to engage the community or neighbourhood, and to alleviate any concerns that may arise.

Comments:

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**PART I. DEVELOPMENT AND CONSTRUCTION**

**8.8 PROJECT DESCRIPTION**

Project Name	
Civic Address	
Legal Description	
Municipality	

Will the proposed project comply with the *Residential Tenancies Act*? Check one:

- Yes    No    Exemption

**8.8.1 Delivery Process**

- New construction    Conversion from non-residential to residential    Acquisition

**Explanation of the delivery process** - For example, if the project is new construction or conversion, is there an experienced consultant or architect? Will there be a stipulated price or design-build contract? If acquiring units, how will the scope of renovations be determined, and will the renovations be undertaken by general contractor?

Comments:

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**8.8.2 Building Form**

Building form (check all that apply):	
<input type="checkbox"/> Single detached	<input type="checkbox"/> Low-rise apartment
<input type="checkbox"/> Semi-detached	<input type="checkbox"/> High-rise apartment (5+ storeys)
<input type="checkbox"/> Duplex	<input type="checkbox"/> Rooming house
<input type="checkbox"/> Townhouse/row house	<input type="checkbox"/> Other:

Unit Type	# of Units	# Barrier Free Units	# Accessible Units	Average Square Foot
Rooming House				
Bachelor				
One-bedroom				
Two-bedroom				
Three-bedroom				
Other				

Rental Development Program

**8.8.3 Modesty Information:**

Approximate area of common space (square feet): \_\_\_\_\_

Is the project expected to contain any of the immodest features identified in the attached **7.2**

**Appendix B** Yes  No

If yes to any of the above, please describe:

Comments:

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**8.9 PROPERTY/LAND**

**8.9.1 Acquisition**

Does the project involve acquiring property/land?  Yes  No

- If no – please attach copy of the title.
- If yes, please identify an appropriate property. Attach information on the proposed site, including any options to purchase, sales agreements, title documents, or any other evidence that the property/land is being offered for sale by vendor to sponsor.
- If yes, does the identified property meet tenant requirements, such as accessibility, program space, and proximity to services and amenities?

Comments:

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**8.9.2 Zoning**

Does the property have the correct zoning for the intended use?  Yes  No

- If yes, attach evidence of zoning conformity, such as correspondence from the municipality.
- If no, attach existing zoning and identify when/if the rezoning application has been initiated, its current status and timelines.

Comments:

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**8.9.3 Site Services**

Is the proposed site serviced?		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If yes, what are the relevant features of the site?					
<input type="checkbox"/>	Sanitary sewers	<input type="checkbox"/>	Natural gas	<input type="checkbox"/>	Water service
<input type="checkbox"/>	Storm sewers	<input type="checkbox"/>	Sidewalks	<input type="checkbox"/>	Curbs
<input type="checkbox"/>	Electricity	<input type="checkbox"/>	Roads/Alleys	<input type="checkbox"/>	Gutter

**8.9.4 Environmental Considerations**

a) Are there any environmental issues related to the property?  Yes  No

- If available, please provide information, for example, environmental site assessment Phase I/Phase II.
- If yes, can a clean-up be done in an affordable and timely manner? Please provide evidence.

Comments:

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b) Is the proposed site on a floodplain?  Yes  No

Comments:

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**8.10 PRELIMINARY CAPITAL COST BUDGET**

	<b>Estimated Cost</b>
<b>Property</b>	
Acquisition cost/contribution value	
Soil test, environmental assessment and survey	
Title/recording fees	
Appraisal	
Site services	
Other _____	
<b>Total Property Costs</b>	
<b>Building</b>	
Building contract	
Appliances	
Building services	
Building contingency	
Other _____	
<b>Total Building Costs</b>	
<b>Site Improvements</b>	
Site work	
Landscaping	
<b>Total Site Improvements</b>	
<b>Administration</b>	
Consulting fees/expenses	
Legal fees	
Printing/advertising	
Taxes during construction	
Operating during rent-up	
Capital cost audit	
Other _____	
<b>Total Administration Costs</b>	
<b>Sales Tax</b>	
PST paid	
GST paid	
Less GST rebate	
<b>Net Sales Tax Paid</b>	
<b>Total</b>	
Interest during construction	
<b>Total Cost</b>	
<b>Average Unit Cost</b>	
<b>Average Cost per Square Foot</b>	



**8.11 SOURCES OF CAPITAL FUNDING**

List all funding sources, such as financing and grants, whether confirmed or unconfirmed. If the sponsor plans to finance part of the project out of its own resources, provide a letter of interest from the financial institution or funding partners. All other funding sources must be confirmed in writing by the appropriate authority.

Total from Form <b>8.10 Preliminary Capital Cost:</b>		
<u>Capital Funding:</u>	<u>Provided By:</u>	<u>Value:</u>
Sponsor equity/cash	_____	_____
Sponsor land value*	_____	_____
Mortgage financing	_____	_____
Municipal funding	_____	_____
Other: _____	_____	_____
Other: _____	_____	_____
RDP – forgivable loan	SHC _____	_____
Total Sources of Capital		_____

\*Maximum value of the land contribution is defined by an appraised value report completed by an accredited appraiser, and is equivalent to its “Estimated Cost” on Form **8.10 Capital Cost**.

**8.12 CASH FLOW DURING CONSTRUCTION**

SHC requires confirmation of adequate cash flow throughout the construction period. This confirmation will take the form of evidence of all funding approved and a cash flow forecast.

If there is currently a cash flow forecast for the project, please provide.

Comments:

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**PART II. SUPPORT SERVICES AND OPERATING**

**8.13 SUPPORT SERVICES REQUIRED BY HOUSEHOLDS**

Using the waitlist chart for targeted households in Form **8.6 Need and Demand**, indicate associated household characteristics (check all that apply).

- |  |   |                                 |
|--|---|---------------------------------|
| <input type="checkbox"/> Physical disability | <input type="checkbox"/> Cognitive disability | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Addiction           | <input type="checkbox"/> Mental illness       | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Behavioural issue   | <input type="checkbox"/> Other:               | <input type="checkbox"/> Other: |

Identify the specific support services your households **require** in order to remain stably housed:

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**8.14 SUPPORT SERVICES PROVIDED BY SPONSOR**

What support services will your project **provide**?

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How is your organization providing these support services? If service partnerships are critical to the success of the households, a formal agreement or memorandum of understanding will be required. Attach additional pages as necessary.

a) Service Agency Partnerships:

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**8.14 SUPPORT SERVICES PROVIDED BY SPONSOR (Continued)**

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b) Internal Service Provision:

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c) Funding:

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d) Staffing Levels: please identify and attach general job descriptions and qualifications of staff dedicated to the provision of services.

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e) Expected Outcomes:

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**8.14.1 Experience in Support Services**

a) Whether proposing to provide internal or external support services, please identify the experience your organization has in support service provision:

- Support Services provided previously: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Services provided since: \_\_\_\_\_
- Services funded by: \_\_\_\_\_
- Number of households served: \_\_\_\_\_

b) Outcomes indicating your organization’s success in the provision of these services:

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Attach additional pages as necessary.

**8.15 OPERATING BUDGET (Excluding professional support services)**

Unit Type	Number of Units	Proposed Rental Rate	Monthly Revenue	Annual Revenue
Rooming House Bedroom				
Bachelor				
1-bedroom				
2-bedroom				
3-bedroom				
4-bedroom				
<b>Total:</b>				

Cost Item	Cost per Unit per Month	Annual Total Cost Estimate
<b>Revenues</b>		
Rent revenue		
LESS bad debt expense/vacancy loss		
Sundry		
Interest revenue		
LESS GST rebate		
<b>Total Revenues</b>		
<b>Utilities</b>		
Electricity		
Heating		
Water		
<b>Total Utilities</b>		
<b>Operating</b>		
Janitorial supplies		
Janitorial labour/benefits		
Grounds material		
Grounds labour/benefits		
Equipment		
Security		
Waste/snow removal		
Household placement		
Insurance		
Other:		
<b>Total Operating Expenses</b>		

**8.15 OPERATING BUDGET (Excluding professional support services) (continued)**

<b>Cost Item</b>	<b>Cost per Unit per Month</b>	<b>Annual Total Cost Estimate</b>
<b>Maintenance</b>		
Building exterior		
Building interior		
Building labour/benefits		
Heating, plumbing, etc.		
Appliance repair		
Electrical systems		
Maintenance overhead		
Painting - exterior		
Painting - public areas		
Painting - suites		
Other: _____		
<b>Total Maintenance</b>		
<b>Maintenance and Improvement Reserve</b>		
Roofing		
Floor covering		
Ceramic tile		
Plumbing & heating		
Appliances		
Other		
<b>Total M &amp; I Reserve</b>		
<b>Administration (excluding professional support services)</b>		
Staff		
Staff benefits		
Office rental		
Office utilities		
Office supplies		
Audit		
Legal		
Other		
<b>Total Administration</b>		
Property taxes		
GST paid		
<b>Total Expenses</b>		
Net cash flow income (loss)		
Mortgage payments — principal + interest		
<b>Net Operating Cash Flow</b>		

**8.15 OPERATING BUDGET (Excluding professional support services) (continued)**

Please identify what utilities the tenant is responsible to pay for.

Electricity:	Yes _____	No _____
Heat:	Yes _____	No _____
Water:	Yes _____	No _____

What risks do you perceive to long-term viability? (e.g. vacancy, rising interest rates, vandalism)

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What measures would you take to address these risks?

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If a property management plan or capital asset plan is available, please attach.

**8.15.1 Support Services Budget**

The Rental Development Program provides funding to minimize rents and is not a source of funding for support services. Please provide costing information for any proposed professional services:

Service Provision	Agent/Provider	Monthly Amount	Annual Amount
<b>Revenues</b>			
Revenue			
<b>Expenses</b>			
Staff wages			
Staff benefits			
Equipment			
Transportation			
Other _____			
<b>Total Expenses</b>			
<b>Net Operating Income</b>			

**8.16 EVIDENCE OF HOUSEHOLD AFFORDABILITY**

<b>Households Without a Disability</b>	<b>1</b>	<b>2</b>	<b>3+</b>	
	<b>Bachelor</b>	<b>Bedroom</b>	<b>Bedroom</b>	<b>Bedroom</b>
<b>Housing Budget</b>				
Estimated monthly household income* for typical household:				
Sask. Assistance Program (SAP) shelter + utilities				
30% employment earnings				
30% other income (Specify: _____)				
<i>Total monthly budget</i>				
<b>Housing Cost</b>				
Proposed monthly rent				
Proposed tenant heating and water/sewer cost				
<i>Total monthly cost</i>				
<b>Affordability</b>				
<i>Total monthly budget less Total monthly cost</i>				
Average				

<b>Households With a Disability</b>	<b>1</b>	<b>2</b>	<b>3+</b>	
	<b>Bachelor</b>	<b>Bedroom</b>	<b>Bedroom</b>	<b>Bedroom</b>
<b>Housing Budget</b>				
Estimated monthly household income* for typical household:				
30% Sask. Assured Income for Disability (SAID)				
Sask. Assistance Program (SAP) shelter + utilities				
30% employment earnings				
30% other income (Specify: _____)				
<i>Total monthly budget</i>				
<b>Housing Cost</b>				
Proposed monthly rent				
Proposed tenant heating and water/sewer cost				
<i>Total monthly cost</i>				
<b>Affordability</b>				
<i>Total monthly budget less Total monthly cost</i>				
Average				

\*Total household income must be under SHIM-Low. Typically, "hard-to-house" households do not reach the income maximum. Careful consideration must be given in determining as close as possible the actual income of the targeted household.

**8.17 OPERATIONS PLAN**

SHC reviews the operations of all housing sponsors from time to time. The periodic reviews are conducted for two main reasons:

1. To ensure sponsors are in compliance with their agreements.
2. To provide sponsors with information that will help them operate as efficiently and effectively as possible.

Areas that are reviewed may include:

- Delivery of programs and services;
- Governance;
- General administration;
- Client relations including safety and security;
- Asset management; and
- Financial administration.

**If you have an operations plan in place or additional information on the above or regarding the project, please provide.**

Comments:

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