

NEWFOUNDLAND LABRADOR HOUSING  
PRIVATE SECTOR  
AFFORDABLE HOUSING



2011 Proposal Call

Canada

Newfoundland  
Labrador

Housing

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## Newfoundland Labrador Housing **PRIVATE SECTOR AFFORDABLE HOUSING**

### 1. 2011 PROPOSAL CALL

The 2011 Private Sector Proposal Call for the Affordable Housing Initiative (AHI) is a provincial/federal cost shared program delivered by Newfoundland Labrador Housing (NL Housing). The purpose of this program is to assist in the creation of modest affordable rental housing which will benefit as many low income households as possible.

A household under this initiative may include: independent seniors, persons with physical disabilities requiring accessible accommodations as well as single individuals and families.

Units funded through this private sector initiative must be rented to households with a total annual income under the Maximum Income Limit (MIL) of **\$32,500** (before taxes) as set by NL Housing. This \$32,500 includes the income of all household members over 18 years of age.

**In order to be considered for this capital funding,  
all applicants are required to submit each of the following documents:**

#### Annex E: Forms

- Private Sector Application Form
- Need and Demand
- Financial Considerations
- Technical Considerations
- Respondent Capacity
- Canadian Environmental Assessment Act Checklist

#### **DEADLINE FOR SUBMISSIONS**

NL Housing will accept  
submissions postmarked  
no later than  
September 21, 2011

Submissions must be enclosed in a sealed envelope or package and clearly marked:

**"Affordable Rental Housing Proposal - Confidential"**

Proposals can be submitted by courier, mail or hand delivery to:

Newfoundland Labrador Housing  
3<sup>rd</sup> Floor, Sir Brian Dunfield Building  
2 Canada Drive, P.O. Box 220  
St. John's, NL A1C 5J2

**Attention: Manager, Affordable Housing**

### **NL Housing Will Not Evaluate**

- any submission resubmitted under a previous proposal;
- proposals sent by facsimile; or
- incomplete proposals

If you require additional information or assistance regarding the development of your proposal, please do not hesitate to contact:

**SHERRY MERCER**

Affordable Housing Officer

Phone: 724-3130

Fax: 724-3149

e-mail: [srmerc@nlhc.nl.ca](mailto:srmerc@nlhc.nl.ca)

**OR**

**MADONNA WALSH**

Affordable Housing Manager

Phone: 724-3059

Fax: 724-3149

e-mail: [mrwalsh@nlhc.nl.ca](mailto:mrwalsh@nlhc.nl.ca)

## 2. KEY COMPONENTS

A proponent may select and engage appropriate professional consultants, as necessary, to prepare a submission for this proposal call.

### Capital Assistance

1. Successful proponents will receive a one time limited capital assistance in the form of a forgivable loan in the amount of \$40,000 per rental housing unit (\$55,000 in Labrador). In return, the proponent agrees to provide affordable rental rates for a minimum of 10 years, at or below the maximum rental rate. **(See Rental Rates, Annex C, Page 1)**
2. Proponents must make an equity investment of at least 10 percent of the capital development cost of affordable housing units. This equity investment can include such things as cash, the current appraised value of land, or an existing building for conversion to residential use. **(See Capital Financing/Funding Sources, Annex E, Page 5)**
3. NL Housing reserves the right, in its sole and absolute discretion, to establish funding limits for proposed projects.
4. NL Housing shall not be obligated to provide funding in excess of the limits it may establish in this regard.

### Financing/Mortgage Insurance

1. In addition to funding provided through the Affordable Housing Program, proponents may require mortgage financing from a lending institution to complete their project. Proponents are encouraged to speak to their lending institution at the earliest opportunity about mortgage financing and possible requirement for CMHC mortgage insurance for their projects.
2. Refer to the documents CMHC Multi-Unit Documentation Checklist and CMHC Multi-Unit Affordable Housing on the CMHC website at:  
[http://www.cmhc.ca/en/hoficlincl/moloin/mupr/upload/Minimum-and-Additional-Documentation-Checklist\\_E.pdf](http://www.cmhc.ca/en/hoficlincl/moloin/mupr/upload/Minimum-and-Additional-Documentation-Checklist_E.pdf) and  
[http://www.cmhc.ca/en/hoficlincl/moloin/mupr/upload/Multi-Unit-Affordable-Housing\\_E.pdf](http://www.cmhc.ca/en/hoficlincl/moloin/mupr/upload/Multi-Unit-Affordable-Housing_E.pdf)

### Housing/Project Design

1. Housing designs are to be modest in terms of floor area and amenities. **(See Modesty Criteria, Annex B, Page 2)**
2. All units must be self-contained residential units that include a private kitchen and bathroom facilities. Institutional premises and personal care homes are not eligible for this funding.
3. There must be a minimum of four (4) new affordable units.
4. Funding will be available for a maximum of 10 units per project.
5. Projects containing 10 new units or less must include at least one (1) unit which is fully accessible, meaning designed in accordance with CAN/CSA-B651-04 "Barrier Free Design" and Buildings Accessibility Act and Regulations of Newfoundland and Labrador. Projects developed for individuals with physical disabilities must be fully accessible throughout, including common areas. All other units in the Affordable Housing Project must contain specified features of universal housing design. **(See Universal/Visitable Design, Annex B, Page 7)**
6. ***Affordable Rental Housing units may be part of a larger housing project that also contains units rented at market prices. This type of mixed income project is viewed as a positive approach to increasing project viability and creating integrated, healthy communities.***
7. Projects may be developed through new construction, the conversion of a non-residential building or an addition to an existing residential structure.

### 3. PROJECT SELECTION

There are four (4) main criteria which will be used in the selection process:

1. Need and Demand
2. Financial Considerations
3. Technical Considerations
4. Respondent Capacity

Proposals will be evaluated based upon their potential for long-term sustainability, cost-effectiveness and capacity to meet an identified need for housing which is determined from the information contained in the proponent's submission.

**It is important that proponents complete the forms provided and include all information required in this document**

As resources are limited, it will not be possible to address all of the housing needs identified throughout the province.

**The following forms are to be completed and postmarked no later than September 21, 2011**

**Annex E: Forms**

Private Sector Application:

- Contact Information, Page 1

Need and Demand:

- Overview of Existing Affordable Housing, Page 2
- Existing Rental Rates, Page 2
- Demographics, Page 3

Financial Considerations:

- Preliminary Capital Cost Estimate, Page 4
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Technical Considerations:

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Respondent Capacity:

- Project Experience, Page 11
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In the event that program funding does not allow NL Housing to commit all submissions received, NL Housing reserves the right, in its sole and absolute discretion, to recommend proposals for conditional funding allocations based on regional housing priorities and provincial affordable housing policy priorities. The final recommendation of proposals is also subject to budgetary considerations and limitations.

No action of liability shall lie against NL Housing, its officers, employees or representatives as a result of the exercise of its rights in this regard. The decision of NL Housing is and shall be final and binding upon the parties, and proponents acknowledge and agree to these terms.

#### 4. CONDITIONAL ALLOCATION

Once a proponent receives a conditional approval, the following documents must be provided within the timeframe stipulated in the conditional approval letter sent by NL Housing to the proponent. These documents are as follows:

##### **Contractual**

1. Copies of any contracts, letters of agreement, or other documents that establish a contractual obligation between the proponent and the members of its development team.
2. Copies of documentation associated with the purchase and title to the land or non-residential building, including an appraisal to support the land value and property value amounts and written confirmation from a solicitor or qualified searching agency that the proponent has “*good and marketable*” title to the property.
3. A construction management plan detailing how contract administration, project management and quality control will be undertaken.
4. Any required approvals or permits from authorities having jurisdiction.
5. Copy of a Certificate of Incorporation or Certificate of Good Standing dated 2011 from the provincial Department of Government Services.

##### **Financial**

6. Final Capital Cost Budget detailing the project cost breakdown and firm price contracts for 100 percent of the total cost of materials and labour.
7. Final Operating Budget.
8. A copy of a Lenders Mortgage Loan Commitment Letter stating that the loan for the proposed project has met final approval.
9. Copies of Commitments for any capital funding to be provided by other sources.

##### **Environment**

10. Phase 1 Environmental Assessment for the site with letters of clearance from Government Services and from the Department of Environment.

##### **Design**

11. Final and complete set of construction drawings and specifications.

##### **Other**

12. Any additional information or documentation that may be specifically related to a proposed project which may be required by NL Housing.

A conditional funding allocation is not a final funding commitment. If the conditions are not met then a conditional allocation can be withdrawn by NL Housing in its sole and absolute discretion. At the discretion of NL Housing a different proponent may be offered this conditional allocation if the original proponent fails to meet all of the conditions within the stipulated timeline.

## 5. FINAL APPROVAL/OPERATION OF AFFORDABLE RENTAL HOUSING

Only proponents who receive a final project commitment will sign a Funding/Operating Agreement and will complete the following activities:

- Perform, supervise and/or monitor contract administration, project management and documentation.
- Ensure the project is constructed in accordance with the documents submitted, within budget, and on schedule.
- Ensure quality control and correct deficiencies, if necessary.
- Perform inspections to verify progress in support of funding advance claims. Such inspections shall be completed and certified by qualified personnel, being either: a Professional Engineer licensed to practice by the Association of Professional Engineers and Geoscientists of Newfoundland and Labrador; an Architect licensed to practice by the Newfoundland Association of Architects; a Real Estate Property Appraiser certified by the Appraisal Institute of Canada; or, a Technician or Technologist certified by the Association of Engineering Technicians and Technologists of Newfoundland and Labrador.

During the progress of construction/conversion work, the proponent will be fully responsible for and will assume all liability for quality control; testing that may be required; assessing compliance with plans, specifications and codes; and assessing progress for submission of any advance claims. NL Housing reserves the right to have its representative visit the site to observe the progress of work at any time. NL Housing assumes no responsibility for quality control, project management or discovery or correction of deficiencies.

A Funding/Operating Agreement for each project approved under this initiative will specify and provide terms and conditions of the forgivable loan. This agreement will include an Executed Mortgage in registerable form, in favour of NL Housing, and in the amount of the loan. This Executed Mortgage may take second place to any other mortgage associated with the project.

The proponent will earn the forgivable loan by adhering to the terms and conditions of the Funding/Operating Agreement for the affordability period. The forgivable loan will be interest free unless the proponent breaches any term or condition of the Funding/Operating Agreement. If a breach should occur, the proponent will be required to repay both principal and interest related to the unexpired portion of the affordability period.

Approved forgivable loan funding will be disbursed by NL Housing in three (3) funding advances of 25%, 25% and 50% each, in accordance with the Funding/Operating Agreement. The first 25% of approved capital funding will be advanced upon confirmation that 25% of construction has been completed. The second 25% will be advanced upon confirmation that the project is 50% complete. The final 50% of funding will be advanced when all of the following conditions are met: the proponent's equity contribution has been made; occupancy permit is obtained; funding from all other sources is obtained; and substantial completion of the work has been achieved.

Projects that are funded through this initiative will be owned and operated by the proponent. This initiative provides successful proponents with one-time capital assistance. No ongoing operating funds are available. The rental operations will be subject to the Funding/Operating Agreement between the proponent and NL Housing; however, other operational responsibilities will be governed by applicable legislation and/or regulations, such as the Residential Tenancies Act, SNL2000 cR-14.1.

The proponent is responsible for managing and operating the project in a responsible manner. On a regular basis, NL Housing will carry out formal reviews of the proponent's Affordable Housing operation as it relates to the Funding/Operating Agreement.

## 6. PUBLICITY

Proponents cannot issue any publicity regarding this Affordable Rental Housing Initiative without the consent of NL Housing. This includes any public announcements such as news releases, press conferences, advertising, signage or opening ceremony for a proposed project. Full details regarding publicity for Affordable Rental Housing will be outlined in a Funding/Operating Agreement which successful proponents will sign if a final project commitment is received.

## 7. PROGRAM IMPLEMENTATION

The decision of NL Housing is and shall be final and binding upon the parties, and proponents acknowledge and agree to these terms.

NL Housing may develop, modify, amend or otherwise change the Affordable Housing Program and this Initiative, including any provincial priorities and/or program allocations and/or not proceed with program implementation at all.

Proponents understand and agree that submission of a proposal does not form a contract of any kind between NL Housing and the proponent and/or any consultant for the proponent.

NL Housing, in its sole and absolute discretion, may elect not to proceed with this Initiative or not to award a conditional allocation to any or all proposals received. NL Housing may cancel this Initiative at any time in its sole and absolute discretion. No action shall lie against NL Housing for so doing.

Proponents must declare, without delay, to NL Housing, any existing or potential conflict of interest. If such a conflict of interest does exist, NL Housing may, at its discretion, refuse to consider the Proposals.

**If NL Housing discovers there has been a breach of this section at any time, NL Housing reserves the right to disqualify the Proposal or to terminate any ensuing Agreement.**

Proponents are advised that all documents and other records in the custody of or under the control of NL Housing may be subject to the Access to Information and Protection of Privacy Act, SNL2002 cA-1.1. To the extent possible and subject to the provisions of these Acts, all proposal submissions and all other documents and records submitted by a proponent in connection with the submission will be treated as confidential.

Projects which were given a conditional allocation or final funding approval under previous proposal calls are not eligible for an increase in funding under this proposal call.

## 8. INNOVATIVE PROPOSALS

NL Housing may consider proposals which put forward approaches for the development of Affordable Rental Housing which do not meet the guideline requirements for this initiative. In the context of evolving affordable housing strategies, all interested parties are encouraged to contact NL Housing for discussions regarding any unique approaches for the creation of Affordable Rental Housing.

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## How to Use Community Accounts

Website: [www.communityaccounts.ca](http://www.communityaccounts.ca)

Step 1: Enter Name of Community

Step 2: Click

**SELECT TAB**

Step 3: Under: Find Your Information, Select

**BY TABLE**

Scroll down and Select

**DEMOGRAPHICS**

Then Select

**SHOW TABLES**

There are a number of different options. For Example:

A. For an Overview of Household Size; under Population Counts

Select

**CENSUS DATA DETAILED  
POPULATIONS BY AGE AND GENDER**

B. For an Overview of Household Size; under Family Structure

Select

**CHARACTERISTICS**

C. For an Overview of Seniors; under Seniors Profile Tables

Select

**MARITAL STATUS**

### **OR, After Step 3 Above**

Scroll down and Select

**INCOME, CONSUMPTION  
AND LEISURE**

Then Select

**SHOW TABLES**

There are a Number of Different Options here as well. For Example:

A. For an Overview of Income; under Small Area and Administrative Data Division

Select

**SOURCES OF INCOME BY FAMILY TYPE**

OR

**SOURCES OF INCOME BY SENIORS**

### Technical Considerations

- NL Housing will not review for: compliance with codes and standards; federal, provincial or municipal legislation or by-laws; or to ensure that designs have been correctly formulated.
- All of these will be entirely the responsibility of the proponent and its project design consultants.
- NL Housing assumes no liability in this regard.

#### 1. Technical Standards

NL Housing will review submissions to determine basic compliance with these Technical Standards. Compliance with industry codes or standards and/or provincial or municipal legislation or by-laws, and/or accurate design is the responsibility of the proponent, and NL Housing will not be liable in this regard.

The objective of these standards is to outline the technical requirements for projects to be funded by this initiative. These standards will aid proponents in developing proposals and provide objective criteria for the evaluation process.

These Technical Standards are intended to reasonably ensure that the projects created under this initiative are:

- adaptable and flexible to respond to a broad range of current and anticipated needs;
- durable, affordable and secure housing that fosters a sense of community;
- cost effective, efficient, easy to build and easy to maintain; and
- the site, building form and choice of building materials and systems consider life cycle costs in response to the site's geographical location, topography, climate and orientation.

## 2. Modesty Criteria

The following will guide Proponents in the development of modest, affordable housing. This modesty criteria is not intended as a technical specification. Fire rating or sound attenuation requirements for walls, floors and ceilings in certain designs may require significant upgrading from the minimum specifications noted here. Proponents shall make appropriate enquiries and ensure that proper steps are taken to address these issues. All code requirements and industry standards shall apply.

### Site

<u>Landscaped Areas:</u>	Sodded
<u>Drives and Parking:</u>	Asphalt ( <i>one parking space to be provided for each apartment</i> )
<u>Walkways/Entrances:</u>	Concrete

**Note: The site layout will have to accommodate the level, no step entrance requirement of Universal/Visitable Design features as outlined in Section 6.**

### Building

<u>Floors:</u>	Sheet vinyl or vinyl composite tile in kitchens, bath entrance and utility areas. Low-pile carpet or laminate flooring in livingroom, bedrooms, hallways and corridors.
<u>Walls:</u>	Exterior – Vinyl siding ( <i>wood may be used in designated heritage areas</i> ) Interior – Gypsum Wallboard ( <i>12 mm minimum</i> )
<u>Roofs/Ceilings:</u>	Gypsum Board ( <i>12 mm minimum</i> ); pre-engineered wood trusses; asphalt shingle
<u>Insulation:</u>	Attic – minimum RSI 7.0 (R-40); Exterior walls – minimum RSI 3.5 (R-20); Foundation walls (with living spaces) RSI 3.5 (R-20); Basement floor slabs (with living space) RSI 1-76 (R-10).
<u>Windows:</u>	Vinyl
<u>Doors:</u>	Exterior – Insulated steel for single units; aluminum entrance systems for apartments. Interior – Hollow core within suites; rated solid core between suites and common areas.
<u>Plumbing:</u>	Residential grade fixtures with lever handles within suites.
<u>Electrical:</u>	Residential grade devices within suites.

### Residential Spaces

<u>Bathrooms:</u>	Full bathroom ( <i>toilet, sink/vanity and tub with shower</i> )
<u>Kitchens:</u>	Stove ( <i>762 mm</i> ); Fridge ( <i>750 mm</i> ); Work Space ( <i>1.3m<sup>2</sup> minimum</i> ); No drawer less than 400 mm wide
<u>Dining Areas:</u>	Combined with livingroom or kitchen within suites.
<u>Storage Space:</u>	Three (3) percent to six (6) percent of floor area should be allocated for closets and storage.
<u>Universal/Visitable Design:</u>	Design features as outlined in Section 5

**Accessible Units designated as fully accessible shall conform to CSA Standard CAN/CSA-B651-04-  
Accessible Design for the Built Environment**

### 3. Maximum Unit Size

Dwelling Type	Bachelor	One-bedroom	Two-bedroom	Three-bedroom
<b>Apartments</b>	28m <sup>2</sup> to 37m <sup>2</sup> (300ft <sup>2</sup> to 450ft <sup>2</sup> )	46m <sup>2</sup> to 56m <sup>2</sup> (500ft <sup>2</sup> to 600ft <sup>2</sup> )	65m <sup>2</sup> to 74m <sup>2</sup> (700ft <sup>2</sup> to 800ft <sup>2</sup> )	N/A
<b>Row/Semi-detached</b>	37m <sup>2</sup> to 42m <sup>2</sup> (400ft <sup>2</sup> to 450ft <sup>2</sup> )	46m <sup>2</sup> to 56m <sup>2</sup> (500ft <sup>2</sup> to 600ft <sup>2</sup> )	65m <sup>2</sup> to 74m <sup>2</sup> (700ft <sup>2</sup> to 800ft <sup>2</sup> )	89m <sup>2</sup> to 93m <sup>2</sup> (950ft <sup>2</sup> to 1000ft <sup>2</sup> )

*Note: All unit sizes are the net size of a unit, which is the area between finished walls. Unit sizes may be increased by 15 percent to accommodate accessibility requirements/universal design requirement.*

#### **Common Spaces**

*All common space in a project should not exceed 30 percent of the building area and **may** include:*

**Laundry:** 1600mm clear in front of appliances; one washer and one dryer for every 10 units.

**Lounge:** 2m<sup>2</sup>/unit – minimum 20m<sup>2</sup>

**Public Washroom:** Fully Accessible

**Other:** Building storage; communal patio; janitorial storage; office; outside storage; storage shed.

***All common areas must be accessible to persons in wheelchairs***

## 4. Design Requirements

### General

#### Codes and Standards

It is the proponent's responsibility to ensure that all projects conform to latest editions of the following Codes and Standards, as well as others that may be applicable to a particular project:

- ❑ National Building Code of Canada
- ❑ National Plumbing Code of Canada
- ❑ National Fire Code of Canada
- ❑ Canadian Electrical Code
- ❑ The Buildings Accessibility Act, RSNL1990 cB-10, as amended
- ❑ The Canadian Environmental Assessment Act, S.C. 1992, c.37, as amended
- ❑ CAN/CSA-B651-04 Accessible Design for the Built Environment

#### Authorities having jurisdiction

Sponsors are responsible to determine and comply with the requirements of all authorities having jurisdiction, whether federal, provincial or municipal.

#### Construction Safety

Construction and conversion activities must conform to the latest editions of the:

- Workplace Health, Safety and Compensation Act, RSNL1990 cW-11, as amended  
*(and all relevant regulations)*
- Occupational Health and Safety Act, RSNL1990 cO-3, as amended  
*(and all relevant regulations)*

#### Technical Professionals

Design and inspection must be completed in accordance with applicable legislation regulating professional practice, competent industry practices and any written agreements between professional associations.

Design and inspection shall be completed and certified by qualified personnel being either: a professional Engineer licensed to practice by the Association of Professional Engineers and Geoscientists of Newfoundland and Labrador; an Architect licensed to practice by the Newfoundland Association of Architects; or a Technician or Technologist certified by the Association of Engineering Technicians and Technologists of Newfoundland and Labrador.

## New Construction:

### Building Form and Layout

Typically, the building form for new construction under this program will be wood frame, row, semi-detached or apartment buildings, three stories or less in height. Kitchen and bathroom layouts should be standardized within a project, as much as possible, and care should be taken to avoid numerous small projections or recesses. Proponents are to provide simple roof designs that address the high levels of precipitation and snowfall and ensure that the roof drainage is designed to avoid ice damming and rainwater runoff or snow shedding onto pedestrian pathways.

### Building Envelope

The building envelope should be designed and constructed to provide quality, durable construction, appropriate for the climatic conditions at the location of the project. The building envelope design should consider the typical interface details between elements of the building envelope and waterproofing membranes. All wood frame projects should adhere to CMHC's Best Practice Guide: Wood Frame Envelopes latest edition.

### Accessibility

All projects must include one unit which is fully accessible to persons in wheelchairs, with an appropriately designed kitchen, bathroom, entrances and circulation space.

***Floor plans must clearly show accessible unit(s)***

All other units in the Affordable housing Project must contain specified features of Universal/Visitable Design. **(See Universal/Visitable Design, Annex B, Page 7)**

In buildings with common areas, hallways or multi-floors, any interior or exterior common areas must be accessible to persons in wheelchairs. All self-contained residential units must provide an accessible entrance for persons in wheelchairs. Multi-floor buildings must have accessible elevators that are sufficient to accommodate the tenant's mobility needs.

In projects designed specifically for persons with physical disabilities, all self-contained residential units, common spaces and exterior areas available for tenant use must be fully accessible, i.e. with all areas and spaces appropriately designed for use by persons in wheelchairs.

Accessibility will conform to the standards of the Building Accessibility Act and Canadian Standard Association (CAN/CSA-B651-04 Accessible Design for the Built Environment).

### **Conversion of Existing Buildings:**

The preceding Technical Standards are orientated to the planning and construction of new buildings; however, the conversion of existing non-residential buildings to self-contained residential units will also be considered. Proponents must adhere to as many of the technical standards as is practical and reasonable within the constraints of available budgets and the existing design and condition of the building. Conversion proposals that comply more closely with the requirements or intent of the Technical Standards are preferred.

A detailed Condition Report will be required for all conversion projects. The Condition Report will indicate the current condition of the following components: site works and access, building envelope (exterior walls, roofs, windows, doors and foundation), building interior, mechanical and electrical systems, fire and building code compliance and environmental conditions (lead paint, asbestos, fuel tanks, PCBs, etc.). A Phase I Environmental Assessment will be required for all conversion projects and environmental clearance will be required prior to construction. NL Housing reserves the right to establish such terms and conditions with regard to conditional funding allocations for conversion projects.

**The Condition Report and Phase 1 Environmental Assessment shall be completed by qualified personnel as per Section 4, Technical Professionals**

Where it can be professionally demonstrated that an existing building and its various components are reasonably energy compliant, some of the energy efficiency requirements for new construction, as outlined in the previous section, may be waived, in whole or part, in the sole and absolute discretion of NL Housing. Proponents seeking such a waiver are required to submit with their proposal a request for waiver together with appropriate supporting documentation.

The following design features are mandatory components for conversion projects:

- ❑ Upgrade the structure as required by a qualified structural consultant, to meet minimum life safety requirements.
- ❑ Provide all fire and life safety measures in accordance with the National Building Code, Fire Code and other codes having application.
- ❑ All common areas must be accessible to persons in wheelchairs.
- ❑ All units must be self-contained.
- ❑ Multi-floor buildings must have accessible elevators that are sufficient to accommodate the tenant's mobility needs.
- ❑ Conversion projects are required to provide the same accessibility features as new construction projects. **(See Accessibility, Annex B, Page 5)**

### **Addition to Existing Residential Structure**

Additions to existing buildings will also be considered for funding. Most of the requirements outlined in the preceding section would apply to a proposed building addition. In particular, a condition assessment of the existing building would have to be completed. As well, construction drawings should detail any required fire ratings between structures.

## 5. Universal/Visitable Design

All Affordable Housing Projects must include one unit that is fully accessible, meaning designed in accordance with CAN/CSA – B652-95 “Barrier Free Design” and the Buildings Accessibility Act and Regulations of Newfoundland and Labrador.

All other units in the Affordable Housing Project must be visitable and include the following features of universal housing design:

- One level, no-step entrance - minimum 36 inches (91.4 centimetres) wide, on an accessible route.
- Wider doorways – minimum 34 inches (86.36 centimetres) wide, clear space when open.
- A wheelchair accessible bathroom on the main floor.
- Reinforced bathroom walls (for the installation of grab bars).
- Levered door handles and single-lever kitchen and bathroom faucets.
- Raised electrical outlets – 18 inches (45.7 centimetres) from the floor.
- Lowered climate controls.
- Lowered light switches – 48 inches (121.9 centimetres) from the floor.
- Knee space under the sinks for wheelchair space.
- Windows at a height of 1000 mm from the floor that feature easy-to-operate opening and locking systems.
- Floor finishes that are level, smooth, slip-resistant and glare free – providing enhanced safety and comfort.

Other low-cost features of universal design to consider:

- Enhanced levels of lighting throughout – easy to adjust to suit all needs and preferences.
- Additional lighting where it is most needed – under upper cupboards in the kitchen, illuminating the work surfaces.
- Kitchen cupboards and work surfaces with contrasting colors, making doors, door handles, counters and so on, easier to see and use.
- Kitchen cabinets that incorporate lots of drawers and pull-out shelves. This brings items closer to the user, eliminating the need to reach to the back of cupboards.
- Stairs that feature steps that are deeper and shorter, as well as safety-designed nosings (the front part of a step that hangs over the step below). Stair nosings should be shaped to guide the foot over the front of the step.
- Stairways that feature continuous handrails on both sides that are easy to grasp for small and large hands.
- Appliances that feature large, easy-to-read controls that are comfortable to reach.
- Faucets and other controls that can be operated with minimal strength – such as hands-free faucets and motion-sensing light switches.
- A smoke alarm system that provides audible alarm sounds, as well as visual signals (flashing strobe lights).
- An intercom, a door bell and a telephone system that feature visual signals as well as sounds.

- Enhanced levels of evenly distributed, glare-free lighting, to facilitate lip-reading and the use of sign language.
- Quiet mechanical systems and appliances that reduce background noise and provide the best environment for people with limited hearing ability.

These universal design features provide independent access for everyone, including people with limited mobility.

**Clearly describe all universal design features on Design Brief form, Annex E, Page 7**

## **6. Energy Efficiency**

All projects must achieve a minimum standard of energy efficiency appropriate to the type of structure.

New low-rise housing will be designed to a minimum energy performance rating of EnerGuide 80 and Energy Star-rated products will be used instead of conventional products where available.

New larger multi-unit residential buildings will be designed to achieve a 25% reduction in energy consumption compared to an equivalent building designed to the Model National Energy Code for Buildings (MNECB). ENERGY STAR rated products will be used instead of conventional products, where available.

## Rental Rates

- To ensure affordability for households with low income, units funded through this initiative will have rents set at or below the maximum monthly rental rates which have been approved for the private sector projects.
  - The maximum monthly rental rates are based upon the rental market reports developed by Canada Mortgage and Housing Corporation.
  - NL Housing reserves the right, in its sole and absolute discretion, to make adjustments in its maximum monthly rental rates.
- It is the responsibility of a proponent to consider the potential for rental rate adjustments in making long-term financial plans for a project as rents may at times increase or decrease.

Effective: July 2011

Maximum Monthly Rental Rates**				
Area	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
<b>St. John's CMA</b>	\$550	\$625	\$700	\$725
<b>Island - Other Areas</b>	\$450	\$500	\$575	\$600
<b>Labrador</b>	\$550	\$625	\$700	\$725
<p><b>Note:</b>  <b>Rents do not include heat, light or hot water; however, they do include the provision of a fridge and stove.</b></p>				

*\*\*Please note that these maximum monthly rental rates have been established using CMHC market information. It is possible that these rates may not be reflective of the actual market rents that may be charged by the private sector in your community. There is a request for community rental market information in Annex E.*

**(See Existing Rental Rates in Your Community, Annex E, Page 2)**

## Affordable Housing Definitions

- The following definitions shall apply to the Affordable Rental Housing, Private Sector, Guidelines and Forms.
- Proponents are asked to use this terminology in a consistent manner in project proposal submissions.

### **Accessible Housing Unit**

A unit designed in accordance with CAN/CSA – B651-04 “Barrier Free Design” and the Buildings Accessibility Act and Regulations of Newfoundland and Labrador.

### **Affordable Rental Housing**

Housing which is modest in terms of floor area and amenities, based on household needs and community norms and is rented at a monthly rate which is at or below average market housing rents as established by NL Housing.

### **Affordability Period**

The minimum continuous period, from the date of occupancy, during which eligible units funded under the Affordable Housing Program Agreement are to be used for Affordable Housing purposes in accordance with the terms and conditions of the Funding/Operating Agreement between NL Housing and the project Proponent.

### **Affordability Unit**

An eligible residential unit which is approved for capital assistance under the Affordable Rental Housing Initiative. This term can be used interchangeably with “Affordable Rental Housing Units” and “Affordable Housing unit.”

### **Average Market Housing Rent**

The average monthly rent for comparable housing in a defined geographic area as determined by CMHC.

### **Bachelor Unit**

A residential dwelling consisting of one room serving as a bedroom, living room and kitchen, with a separate bathroom.

### **Capital Costs**

The costs to construct or convert a fixed capital asset, including all material, labour, land and soft costs. The capital cost of the project relates to the development costs up to the time the units are ready for occupancy. These costs may include, among other things: land acquisition and servicing; construction costs or costs to convert a non-residential building to self-contained residential units; landscaping; consulting fees; interest during construction; and, other approved costs, if applicable.

### **Conditional Funding Allocation**

A reserve of capital assistance funding for a specified number of eligible units for a project, subject to specific conditions. If all conditions are satisfactorily met, a final project commitment may be made by NL Housing.

**Equity**

The investment in capital development costs by the Proponent. This may be cash and/or the current appraised value of land and, if applicable, an existing non-residential building situated on the land that is intended for conversion to affordable rental units.

**Final Project Commitment**

A written undertaking by NL Housing to approve a specified number of eligible units in an identified project for funding.

**Funding/Operating Agreement**

An agreement between NL Housing and the Proponent which sets out the terms and conditions on which capital assistance is to be provided to that Proponent for the development of a specified number of eligible affordable units within an approved project.

**Household**

A person or a group of persons who occupy or intend to occupy or who may have need of a housing unit and do not have a principal place of residence elsewhere in Canada.

**Income**

For purposes of determining eligibility under this initiative, total income (i.e. before taxes), from all sources for all persons in the household 18 years of age and over.

**Market Rental Unit**

A residential unit, within an approved affordable housing project, for which no capital assistance is provided under this initiative and which is not subject to NL Housing approved maximum rental rate and other operating conditions.

**Maximum Income Limit (MIL)**

The maximum annual income that a household may have in an eligible unit funded under this initiative. The MIL is calculated based on the total annual household income from all sources for all persons 18 years of age or older living in the household. The MIL for households eligible for tenancy in eligible units funded under this initiative is currently \$32,500, before taxes. NL Housing reserves the right to alter the MIL from time to time as is necessary to reflect Housing policy in this regard.

**Maximum Monthly Rental Rate**

The maximum charge, as established by NL Housing in accordance with its internal policies, at which eligible units may be rented to eligible households.

**Operating Budget**

The estimate of operating costs and revenues for the project.

**Proponent**

An organization or group responsible for proposing, developing, owning and renting affordable rental housing units to eligible households. The term "Sponsor" may be used interchangeably with "Proponent."

**Self-Contained Residential Unit**

A housing unit providing therein living, sleeping, eating, food preparation and the sanitary facilities for a household.

**Senior**

A person “*principal applicant*” who in order to be eligible for tenancy in a seniors housing project, must be at least 55 years of age on the date of application or a person who resides or will be residing with the principal applicant.

**Substantial Completion**

Substantial completion as defined by the Mechanic’s Lien Act, RSNL1990 cM-3, as amended.

**Universal Design**

The idea of making things comfortable and convenient for as many different people at as many stages in life as possible. Features of universal design would include but would not be limited to open floor plans with wide halls and doorways, vinyl or laminate floors, lever style door handles, grab bars in bathrooms, push electrical outlets verses light switches etc.

## Private Sector Application

### I. Contact Information

Name of Organization:	Contact Person:			
Mailing Address:				
Phone Number:	Fax Number:			
E-Mail:	Date of Incorporation:			
<b><i>Include a copy of the Certificate of Incorporation or a Certificate of Good Standing from the provincial Department of Government Services dated 2011</i></b>				
Name of Company Owner:				
How many other residential rental properties are currently owned and operated by the proponent?	Number of Properties: <input style="width: 50px; height: 20px;" type="text"/>			
<b>OVERVIEW OF RENTAL PROPERTIES CURRENTLY OWNED BY PROPONENT</b>				
		<b>Target Population</b>		
<b>Location</b>	<b>Number of Units</b>	<b>Indicate if:</b>		
		<b>Seniors</b>	<b>Family</b>	<b>Individual</b>
Does the proponent have any previous experience in the construction of a multi-unit housing project? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>				
If yes, please provide location of project and number of units constructed:				
Location:	Number of Units Constructed: <input style="width: 50px; height: 20px;" type="text"/>			

## Need and Demand

### I. Overview of Existing Affordable Housing

Existing Affordable Housing Units		Number of Units
NL Housing Portfolio		
Rent Supplement		
Affordable Housing Approved		
Community Based Housing		
Co-op Housing		
<b>TOTAL:</b>		

Name of Community for Location of Proposed Project:

What is the vacancy rate within this existing housing?

Identify the geographic area or communities to be served by this proposed project:

Indicate the target populations to be served by the proposed project. If more than one, please check all that apply.

Independent Seniors     
  Persons with Disabilities     
  Single Individuals     
  Families

*The Maximum Income Limit for any households served under this program is \$32,500*

### 2. Existing Rental Rates in your Community

Identify the current market rent for rental accommodations by size of unit*			
Bachelor	1 bedroom	2 bedroom	3 bedroom
Source of Information: _____			
Contact Name: _____ Telephone: _____			
Website: _____			

\*In order to obtain this information you may need to contact local real estate agents or landlords in your community.

### 3. Demographics

For an Overview of Demographic Information outlined in Community Accounts, refer to <a href="http://www.communityaccounts.ca">www.communityaccounts.ca</a> (Also, see "How to Use Community Accounts," Annex A, Page 1)																							
Population	Male	Female	Total																				
All Ages																							
Target Group																							
<table border="1"> <thead> <tr> <th>Dwelling Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Detached house</td> <td></td> </tr> <tr> <td>Apartment Building</td> <td></td> </tr> <tr> <td>Other</td> <td></td> </tr> <tr> <td><b>Total:</b></td> <td></td> </tr> </tbody> </table>		Dwelling Type	Number	Detached house		Apartment Building		Other		<b>Total:</b>		<table border="1"> <thead> <tr> <th>Household Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>One Family Households</td> <td></td> </tr> <tr> <td>Multiple Family Households</td> <td></td> </tr> <tr> <td>Non-family Households</td> <td></td> </tr> <tr> <td><b>Total:</b></td> <td></td> </tr> </tbody> </table>		Household Type	Number	One Family Households		Multiple Family Households		Non-family Households		<b>Total:</b>	
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<b>Total:</b>																							
Provide a brief description of the rental housing market in your community:																							
<p><i>Additional information to support the current or future need for this project may be found at:</i></p> <ol style="list-style-type: none"> <li>Statistics Canada @ <a href="http://www.statscan.gc.ca">www.statscan.gc.ca</a>;</li> <li>Government of Newfoundland and Labrador Division of Economic Research and Analysis @ <a href="http://www.economics.gov.nl.ca">www.economics.gov.nl.ca</a>;</li> <li>CMHC Publications and Reports, Housing Market Information, Rental Market Reports @ <a href="http://www.cmhc-schl.gc.ca">www.cmhc-schl.gc.ca</a></li> <li>Newfoundland and Labrador Housing and Homelessness Network @ <a href="http://www.nlhnn.org">www.nlhnn.org</a></li> </ol>																							
What other factors are to be considered to support the need for additional rental housing in your community? Please attach information that supports the current or future need for the type of housing in the proposed project. List and submit copies of any recent studies, surveys or other relevant information including a waiting list of names for proposed project.																							

## Financial Considerations

### I. Preliminary Capital Cost Estimate - Proponent Equity to be Invested

Total cost of project:	Total value of proponent equity:
Appraised value of land:	Cash (verified by bank/financial institution):
Project equity as a percentage of total cost of project:	
Item	Cost
<b>Land:</b> Current Appraised value of land	
Appraisal/Legal Fee	
Environmental	
Survey/Title/Recording Fees	
Other (Specify)	
<b>Total Estimated Land Costs:</b>	
<b>Building(s):</b> Construction Contract/Services	
Appliances/Equipment	
Other (Specify)	
<b>Total Estimated Building Costs:</b>	
<b>Site Improvements:</b> On Site Servicing	
Landscaping	
Other (Specify)	
<b>Total Estimated Site Improvements Costs</b>	
<b>Administration:</b> Architects Fees	
Audit/Legal Fees	
Consultant/Inspection Fees	
Contingency	
Interest Incurred During Construction	
Municipal Fees	
Other (Specify)	
<b>Total Estimated Administration Costs:</b>	
<b>Subtotal:</b>	
Net HST Paid (less any rebate)	
<b>Total Estimated Capital Cost:</b>	

## 2. Capital Financing/Funding Sources

Permanent Loans/Mortgages	Total Financing/ Funding	Interest Rate	Term/Amorti- zation	Annual Debt Service	Commitment Date
1.	\$	%	/ yrs	\$	
2.	\$	%	/ yrs	\$	
3.	\$	%	/ yrs	\$	
4.	\$	%	/ yrs	\$	
<b>Owner's Equity</b>					
5. Cash	\$				
6. Land	\$				
7. Property	\$				
<b>Other Financing/Funding</b>					
8. Other NL Govt./Agency	\$				
9. Federal Govt./Agency	\$				
10. Municipality	\$				
11. Grants	\$				
12. Other	\$				
<b>Subtotal</b>	\$				
<b>Affordable Housing Program Forgivable Grant</b>	\$				
<b>Totals</b>	\$ *				
<p><i>Note:</i> If approved, the disbursement of Affordable Housing forgivable loan funds is conditional on all other funding sources being confirmed and in place.</p> <p><i>*Should equal Total Estimated Capital Cost on previous Page 4</i></p>					

### 3. Operating Budget

ESTIMATED ANNUAL REVENUES	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1. Rents (less vacancy rate of 2.5%)					
2. Other (Specify)					
3. Operating Contributions by Others					
<b>Total Estimated Annual Revenues</b>					

ESTIMATED ANNUAL EXPENSES	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Administration Expenses					
1. Accounting					
2. Professional Fees					
3. Office Overhead					
4. Salaries/Benefits					
5. Property Management Fees					
6. Other (specify)					
Sub-total: Administration Expenses					
Operating Expenses					
1. Heating, Lighting & Hot Water					
2. Security					
3. Insurance					
4. Municipal Taxes (property & water)					
5. Other (specify)					
Sub-Total: Operating Expenses					
Maintenance Expenses					
1. Building Maintenance (Materials/salaries)					
2. Grounds Maintenance (Materials/salaries)					
3. Service Contract (attach list)					
4. Garbage Removal					
5. Snow Clearing					
6. Other (specify)					
Sub-Total: Maintenance Expenses					
Other Expenses					
1. Debt Servicing					
2. Replacement Reserve					
3. Other (specify)					
Sub-Total: Other Expenses					
<b>Total Estimated Annual Expenses (a)</b>					
Estimated Annual Revenues (b)					
Profit (Loss) (b-a)					

Complete the project viability tool available at [www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/into/into\\_002.cfm](http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/into/into_002.cfm) and include a copy in the project proposal submission.

## Technical Considerations

### 1. Design Brief

Please complete the following by providing a description of the components, as per the examples provided	
Components	Description
Site Work:	<i>(e.g. access roads, water &amp; sewer service, parking and walkways)</i>
Building Envelope:	<i>(e.g. exterior walls, roof and foundation)</i>
Woodwork:	<i>(e.g. kitchen cabinet hardware, including: drawer slides, door pulls, hinges; stair and corridor handrails, closet rods and shelves)</i>
Doors/Windows:	<i>(e.g. doors, door frames, door hardware, windows)</i>
Finishes:	<i>(e.g. flooring, including: vinyl, carpet, quarry tile; walls, including: ceramic tile; ceilings, including: acoustic ceiling tile)</i>
Manufactured Specialties	<i>(e.g. appliances, including: domestic kitchen and laundry; washroom accessories)</i>
Mechanical	<i>(e.g. fire extinguishers, plumbing fixtures, domestic fans, HVAC equipment)</i>
Electrical	
Accessibility Features	<i>(e.g. bathroom, kitchen, entrances, circulation (hallway) site, etc.)</i>
Universal/Visitable Design Features	
Energy Efficiency Features	<i>(e.g. Low E windows, basement insulation, energy star appliances, increased insulation in attics, walls, etc.)</i>

## 2. Drawings

The following basic drawings must be submitted:

*Site Plan:*

Scale 1:200 showing: general site conditions, landscaping, parking, handicap access, general drainage and topography.

*Elevations or a Perspective Drawing:*

Scale 1:100 showing: general massing, windows and doors, and materials being used.

*Floor Plans:*

Include 1:50 scale drawings for each individual type of residential suite; and 1:100 scale drawings for the overall plan of the building(s). Show all major dimensions and net areas of all suites, major rooms, circulation, amenity and utility spaces. At this stage, the floor plans should indicate a proposed furniture layout, including the appliances for the kitchen and fixtures for the bathroom. Floor plans must clearly show the accessible unit(s) along with all of the design dimensions indicating the proper clearances and spaces.

**Note: Drawings must clearly indicate the designer of the project**



**4. Existing Building:**

Please complete the following:		
Current or most recent use of the building:		
If the building was funded through a past government program for social housing or health purposes, please provide details:		
Is there an outstanding mortgage on the existing project?  <input type="checkbox"/> Yes <input type="checkbox"/> No	What year was the building constructed?	
Construction Type (i.e., wood frame, concrete block, etc.):	Number of Storey's: <input type="text"/>	Gross area of the building:
<b><i>Provide a Condition Report on the Building (See Technical Standards, Conversion of Existing Buildings, Annex B, Page 6)</i></b>		

## Respondent Capacity

### I. Project Experience

**Please complete the following:**

Experience in Operating Housing Projects or constructing multi-unit housing projects:

Description of Partners:

What qualifications/considerations would you like to have considered as part of the application process?:

Have you received AHI project funding previously?

Yes     No

If Yes, please provide name of the previous project funded:

## Letter of Commitment

- All proposals must include a Letter of Commitment in the form below.
- This letter should be on the letterhead or from the business address of the proponent and over the signature of an authorized signatory of the proponent.

Date

Newfoundland Labrador Housing  
 P.O. Box 220, 2 Canada Drive  
 St. John's, NL  
 A1C 5J2

Attention: Manager, Affordable Housing

### **Re: Affordable Rental Housing**

I (name) am the (position) of (full legal name), the proponent making the attached submission. I have the authority to make this submission and bind and make representations for the (named proponent). Through this submission, we agree to all the terms and conditions of the Affordable Rental Housing, Non Profit Sector, Guidelines and Forms, and we agree to be bound by statements and representations made in this submission.

We understand that our submission is subject to Access to Information and Protection of Privacy Act.

We certify that neither the officers nor directors have any actual or potential conflict of interest between our interests and the interests of Newfoundland Labrador Housing under this process. We acknowledge that if a conflict exists, Newfoundland Labrador Housing may, at its discretion, withhold consideration of our submission. Further, we understand that the proponent may be required to execute a statutory declaration with respect to potential conflicts of interest.

We authorize and consent to Newfoundland Labrador Housing receiving and exchanging with others, including credit, financial reporting, lending or granting agencies, and references provided in the submission, and with other persons with whom we have had dealings, credit and other relevant information about us. We understand that such information may be a factor in the decision of Newfoundland Labrador Housing to enter into agreements.

I (We) understand and agree that Newfoundland Labrador Housing reserves the right of final approval for this proposal and that Newfoundland Labrador Housing may refuse to accept this proposal in its sole and absolute discretion.

Proponent's legal name:

Authorized Officer: \_\_\_\_\_ Date: \_\_\_\_\_

## Canadian Environmental Assessment Act

Funding for this program is subject to compliance with environmental assessment and mitigation requirements set out in the Canadian Environmental Assessment Act (CEAA).

### Please complete the following:

1. Does or will your project involve construction, expansion, modification or demolition within 30m of a water body?  Yes  No
2. Does or will your project involve construction, expansion or modification with a footprint of more than 500m<sup>2</sup> on land not serviced at the time of the commitment?  Yes  No
3. Does or will your project involve the likely releasing of a polluting substance into a water body?  Yes  No
4. Does or will your project involve the demolition of a building where its floor area is more than 1,000m<sup>2</sup> or where the project is to be carried out within 30m of another building?  Yes  No
5. Does or will your project:
  - (i) possibly affect the permafrost AND
  - ii) take place on land not serviced at the time of the commitment AND
  - iii) involve construction or expansion of a sidewalk, boardwalk, path, pedestrian ramp or access road longer than 100m?  Yes  No
6. Does or will your project involve construction or expansion or modification in a national park, park reserve, national historic site or historic canal?  Yes  No
7. Does or will the proposal involve a use OTHER THAN:
  - Residential accommodations
  - Institutional accommodations
  - Offices
  - Common-carrier-passenger facilities and services
  - Retail sales facilities
  - Medical, educational, informational or recreational facilities or services
  - Food services
  - Parking facilities
  - Non-hazardous storage
  - Presenting artistic, cultural, sporting or other community-related events Yes  No

If the answer to all of the above questions for the proposal is “no”, the CEAA is complied with and, in respect of any request for CMHC Funding for the proposal for a commitment, NLHC will confirm to CMHC that the proposal complies with the guidelines.