

District of Nipissing
Social Services
Administration Board



Conseil d'administration
des services sociaux
du district de Nipissing

Request for Proposal # 2020-12

Affordable Housing Concepts and Potential Development Opportunities – Rapid Housing Initiative

Date issued: November 23, 2020

Last day for Questions: Friday, November 27, 2020 at 11:00:00AM

Closing Time: Wednesday, December 2, 2020 at 1:00:00PM

Table of Contents

1	DEFINITIONS.....	3
2	INSTRUCTION TO PROPONENTS	4
3	BACKGROUND	4
3.1	DNSSAB Organizational Background.....	4
3.2	Local Housing Need	5
3.3	CMHC Rapid Housing Initiative.....	5
4	INVITATION TO PROPONENTS (SCOPE)	6
5	PROPOSAL CONTENT	6
5.1	Proposal Submission Form.....	7
5.2	Rated Criteria Response.....	7
5.3	RHI Requirements Checklist.....	7
6	RATED CRITERIA.....	7
7	RFP KEY DATES.....	8
8	PROPOSAL GENERAL TERMS AND CONDITIONS.....	9
8.1	Proposal Withdrawal and Acceptance Period.....	9
8.2	Solicitation of DNSSAB Staff and Board Members	9
8.3	Influence.....	9
8.4	No Collusion.....	9
8.5	Conflict of Interest.....	9
8.6	Ownership and Disclosure of Proposal Documentation.....	10
8.7	Omission.....	10
8.8	Cost of Proposal	10
8.9	No Guarantee of Volume of Work or Exclusivity of Contract.....	10
8.10	No Claim.....	10
8.11	No Binding Contract	10
8.12	RHI Funding.....	11
8.13	Clarifications.....	11
8.14	Evaluation Committee	11
8.15	Interviews	11
8.16	Negotiations	11
8.17	Ownership and Confidentiality of DNSSAB Provided Data	12
8.18	Publicity	12
9	SERVICE AGREEMENT.....	12
	PROPOSAL SUBMISSION FORM	13
	RHI REQUIREMENTS CHECKLIST	14

1 DEFINITIONS

Agreement: means the contract between DNSSAB and a Successful Proponent with respect to the Services contemplated by the RFP, and shall be deemed to include the terms and conditions for the provision of the Services as set out in this RFP.

AMR: means the CMHC Average Market Rent.

CMHC: means the Canada Mortgage and Housing Corporation.

District: means the District of Nipissing.

DNSSAB Board: means the 12-member Board of the DNSSAB. The Board consists of 11 elected officials who represent various municipalities throughout the District of Nipissing and one representative who represents the district's two unincorporated areas.

DNSSAB: means District of Nipissing Social Services Administration Board.

Closing Date: means the date and time as set out in section 2, Instruction to Proponents.

Evaluation Committee: means relevant representation of the DNSSAB and such other persons as may be selected by DNSSAB to evaluate the Proposals.

MFIPPA: means the Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c.M.56.

NDHC: means The Nipissing District Housing Corporation.

NDHC Board: means the board of NDHC who represents various municipalities throughout the District of Nipissing and two unincorporated areas.

Proposal: means an offer submitted by a Proponent in response to this formal RFP which includes all documents necessary to satisfy the submission requirements of the RFP.

Proponent: means a legal entity, being a person, partnership, firm or corporation that submits a proposal in response to a formal RFP.

RFP: means this Request for Proposal package in its entirety, which includes all sections, appendices, schedules, and attachments as listed in the Table of Contents and any addenda that may be issued by DNSSAB.

RGI: means rent-geared-to-income housing.

RHI: means the CMHC Rapid Housing Initiative.

Services: means all services and deliverables to be provided by a Proponent as described in this RFP.

Successful Proponent(s): means the Proponent(s) whose Proposal is recommended for award to DNSSAB Board or Board designate.

2 INSTRUCTION TO PROPONENTS

The Primary Contact for this Request for Proposals (“**RFP**”) is Saxon Yanta, Contract & Purchasing Specialist. Proponents shall submit one (1) copy of their Proposal electronically to dnssab.contracts@dnssab.ca. Any questions relating to this RFP shall be submitted through www.bidsandtenders.com or to dnssab.contracts@dnssab.ca only.

The Proposal submission shall be due on **Wednesday, December 2, 2020 at 1:00:00PM**.

Questions are to be submitted either through www.bidsandtenders.com or dnssab.contracts@dnssab.ca no later than **Friday, November 27, 2020 at 11:00:00AM**.

Proponents are cautioned that the timing of their submission is based on when the Proposal is received, not when a Proposal is submitted by a Proponent, as transmission can be delayed due to file transfer size, transmission speed or other technical factors. For the reasons above, DNSSAB recommends that Proponents allow sufficient time to email their submission and attachment(s) (if applicable) and to resolve any issues that may arise. The closing date and time shall be determined by DNSSAB’s web clock.

Proponents should contact the Primary Contact at least twenty-four hours prior to the deadline if they encounter any problems. The Primary Contact will send a confirmation email to the Proponent advising when the Proposal was submitted successfully. If Proponents do not receive a confirmation email, they should contact the RFP Contact immediately. The Proponent must assume full responsibility for receipt of the Proposal by the deadline.

DNSSAB shall determine, at its sole discretion, whether the query requires a response, and such responses will be made available to all Proponents by issue of addenda through www.bidsandtenders.com and DNSSAB’s website at www.dnssab.ca/category/procurement/ that will be incorporated into and form part of the RFP.

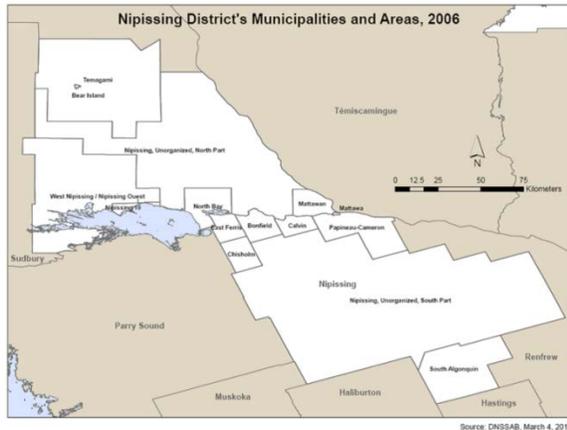
No oral conversation will affect or modify the terms of this RFP or may be relied upon by the Proponent.

3 BACKGROUND

3.1 DNSSAB Organizational Background

The District of Nipissing Social Services Administration Board (“**DNSSAB**”) administers housing and support services on behalf of municipalities and unincorporated territories within the District of Nipissing (the “**District**”) (shown in Figure 1). The District is approximately 17,000 square kilometers and is comprised of approximately 87,000 residents. Nipissing District Housing Authority (“**NDHC**”) is the largest Non-Profit housing provider in the District who provides and manages rent-geared-to-income and market rent housing units for singles, families, and senior citizens, as well as commercial units.

Figure 1 – Map of the District of Nipissing



DNSSAB/NDHC is responsible for the administration and funding of an array of housing programs that assist with the current and future housing needs of citizens in the District. Of note, this includes providing supports to our local Non-Profit Housing Providers, Housing Corporation, private landlords, and affordable housing proponents who operate rent-geared-to-income (“RGI”) and affordable housing units.

3.2 Local Housing Need

In 2019, DNSSAB completed a review of its 10-year Housing and Homelessness Plan. The plan’s review involved consultation with stakeholders and community organizations that provide or are interested in housing and homelessness. The plan revealed gaps and needs across the housing continuum, including an increase in accessible and affordable housing.

“Affordable Housing” is defined as having rents for the project that are at or below 80% of CMHC Average Market Rent (“AMR”) at the time of occupancy. Affordable rent is determined by the actual rents paid by tenants excluding any rent supplements provided by the Service Manager. The current AMR values for the District can be found below.

Bachelor		1 Bedroom		2 Bedroom		3 Bedroom	
AMR	80%	AMR	80%	AMR	80%	AMR	80%
\$631	\$505	\$791	\$633	\$970	\$776	\$1,121	\$897

Furthermore, there is currently a shortfall of approximately 250 RGI units in the District. “RGI” is defined as financial assistance provided to eligible households to reduce the amount the household pays to occupy a social housing unit. RGI assistance in Ontario is currently based on 30% of a household’s gross monthly income, or a rent scale if the household is receiving social assistance.

3.3 CMHC Rapid Housing Initiative

The Government of Canada, through Canada Mortgage and Housing Corporation (“CMHC”), has launched the Rapid Housing Initiative (“RHI”). The RHI is a \$1 billion program to address urgent housing needs of vulnerable Canadians, especially in the context of Covid-19, through the rapid construction of affordable housing. The \$500 million “Project Stream” of the RHI is to

be accessed through CMHC via a competitive application process. Project Stream funds can be accessed by provinces, territories, municipalities, Indigenous governing bodies and organizations, as well as non-profit organizations. There are extensive project and proponent eligibility requirements under the RHI. The application deadline for the Project Stream is December 31, 2020 and all funds are to be allocated to projects with agreements in place by March 31, 2021. Projects must be completed within 12 months and all projects receiving RHI funding must be completed with occupancy permits issued by March 31, 2022. (source: <https://www.cmhc-schl.gc.ca/en/NHS/rapid-housing-initiative>)

4 INVITATION TO PROPONENTS (SCOPE)

DNSSAB and NDHC are requesting responses to this RFP, seeking concepts and potential affordable housing development opportunities to increase the housing stock for low-income individuals and families within the District. Within this RFP, Proponents are requested to present potential affordable housing development opportunities that would satisfy CMHC's RHI requirements and timelines. Successful Proponents will be invited to engage with DNSSAB and/or NDHC to proceed with development planning for their proposed project and seek funding under the RHI Project Stream. DNSSAB and NDHC are seeking Proponents with project proposals that demonstrate readiness to proceed with development and that comply with the RHI Project Stream requirements.

DNSSAB and NDHC are seeking Proposals with the following characteristics:

- Result in a plan for increasing affordable rental units that would rent at or below 80% of the AMR for the District.
- Proposed plans may be achieved through new construction or renovations.
- Conform to current design and building standards established in the Building and Fire Codes.
- Located within the boundaries of the District.
- Provide tenancy to tenants from the Housing Access Nipissing – Centralized Waiting List for social and market housing and increase the number of social housing/affordable units in the District.
- Proposed plans conform to RHI Project Stream requirements or could be quickly modified to comply with such requirements.¹
- Proposed project must not be for a residential care facility or nursing/retirement home.

Successful Proponents will be selected by DNSSAB, in its sole discretion.

5 PROPOSAL CONTENT

The onus is on Proponents to provide accurate and sufficiently detailed information and any supporting submission materials related to the requirements of this RFP. Proponents are required to submit the following items as part of their Proposal:

¹ Note: where there is an inconsistency between DNSSAB/NDHC project requirements and RHI Project Stream requirements, RHI Project Stream requirements shall take priority.

5.1 Proposal Submission Form

Proponents shall fully complete and submit the Proposal Submission Form attached hereto.

5.2 Rated Criteria Response

Proponents are required to submit a written response in support of their submission, addressing each of the following criteria (the “**Rated Criteria**”):

1. Experience and Qualifications
2. Development Proposal
3. Financials and Development Schedule
4. RHI Requirements Checklist

Proponents are required to address the specific information requested in the “Stage 2 – Proposal Merits” section of the chart found at section 6 of this RFP. For information on the RHI Requirements Checklist, please refer to section 5.3 of this RFP. Proponents are also invited to include additional **relevant** information that is applicable to the Rated Criteria.

5.3 RHI Requirements Checklist

As part of the Rated Criteria Response, Proponents are required to complete and submit the RHI Requirements Checklist that can be found attached to the Proposal Submission Form. The RHI Requirements Checklist outlines project requirements under the RHI Project Stream. The Proponent’s proposed project must be able to satisfy CMHC’s requirements for the RHI Project Stream. By completing and submitting the RHI Requirements Checklist, Proponents acknowledge whether or not the RHI requirements described therein would be satisfied. Where an answer is “No” or an RHI requirement would not be satisfied, Proponents are encouraged to provide a narrative and/or alternative details to satisfy the RHI requirement. Such additional information can either be provided in space provided or separately and attached to the Proposal (reference the applicable item number from the checklist).

6 RATED CRITERIA

The following sets out the categories, weightings and descriptions of the Rated Criteria of the RFP.

All Proposals will be evaluated individually by members of the Evaluation Committee, who will then meet, under the guidance and supervision of the Contract & Purchasing Specialist, to discuss the final results. The Evaluation Committee’s final scores will be tallied to arrive at the top ranking Proponent(s) who will be selected as the Successful Proponent(s).

DNSSAB will evaluate the Proposals in accordance with the criteria listed in the table below. Proposals that do not achieve a minimum score of **60%** will not qualify. Notwithstanding the 60% minimum score requirement, Proposals that do not receive a minimum score of **80% (24/30)** on the RHI Requirements Checklist portion of the Rated Criteria will not qualify.

Proponents must meet the Stage 1 Mandatory Requirements in order to move on in the evaluation. A Proponent who does not satisfy the Mandatory Requirements shall be disqualified.

Stage 1 – Mandatory Requirements:
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District of Nipissing Social Services Administration Board
RFP #2020-12

• Proposal Submission Form (completed and signed)	Pass/Fail
• RHI Requirements Checklist (completed)	Pass/Fail
Stage 2 – Proposal Merits	
1. Experience and Qualifications a. Relevant experience and qualifications of key personnel and funders including names, professional qualifications, years of experience, location, and list of similar projects undertaken by the Proponent.	20
2. Development Proposal a. Conceptual Development Plans - Outline high-level project development stages (may include architectural drawings if available). b. Potential Site Selection Consideration - Identify suitable land available for potential development and the geographical area to be served. Discuss zoning restrictions, if any. If a specific site has yet to be identified, comment on the availability of suitable land in the area. c. Concept Proposal - Identify the potential type of housing to be built/acquired that is most suitable for the target group's needs. Identify the total number of units and unit sizes to be developed. d. Target Group - Identify the client group to be served.	35
3. Financials and Development Schedule a. Estimated Cost and Funding Relationships - Estimate the total capital cost and operating cost and funding relationships with DNSSAB and/or other partners. b. Potential Requirements of DNSSAB - Outline what (if any) contribution, either upfront or ongoing, would be required by DNSSAB. c. Additional Cost-Effectiveness Considerations - Comment on potential ways to control or reduce DNSSAB contribution. d. Potential Development Schedule - Outline potential development schedule including construction start date, time to complete, and occupancy.	15
4. RHI Requirements Checklist	30
Total Available Points	100

7 RFP KEY DATES

The table below shows the key dates for the Request for Proposal (RFP):

Description	Date
Request for Proposal Issued	Monday, November 23, 2020
Deadline for Written Questions	Friday, November 27, 2020 at 11:00AM

Release of Final Addendum (if any)	Monday, November 30, 2020
RFP Closing Date & Time	Wednesday, December 2, 2020 at 1:00PM

8 PROPOSAL GENERAL TERMS AND CONDITIONS

8.1 Proposal Withdrawal and Acceptance Period

A Proposal may be withdrawn at any time through the bids&tenders website. A Proponent who has withdrawn a Proposal may submit a new Proposal, but only in accordance with the terms and timelines of this RFP.

DNSSAB requests that the Proposal remain open for acceptance until three hundred and sixty-five (365) days after the Proposal Closing Date, or until such time as mutually agreed upon in writing.

8.2 Solicitation of DNSSAB Staff and Board Members

With the exception of the Contract & Purchasing Specialist, and except as otherwise specified by DNSSAB, Proponents shall not, directly or indirectly, contact or communicate with, any individuals working for or associated with DNSSAB in relation to this RFP. Any Proponent which DNSSAB determines to be circumventing or subverting this process may, in DNSSAB's absolute discretion, be disqualified.

8.3 Influence

No person, partnership, firm, company, corporation, or organization shall attempt in any way, directly or indirectly either in private or in public, to influence the outcome of any DNSSAB evaluation or Proposal acceptance.

The Proposal of any person, company, corporation or organization that does attempt to influence the outcome of any DNSSAB purchasing process will be disqualified.

8.4 No Collusion

No Proponent may discuss or communicate about, directly or indirectly, the preparation or content of its Proposal with any other Proponent or the agent or representative of any other Proponent of prospective Proponent. If DNSSAB discovers there has been a breach at any time, DNSSAB reserves the right to disqualify the Proposal or terminate any ensuing Agreement.

8.5 Conflict of Interest

In its Proposal, the Proponent must disclose to DNSSAB any potential conflict of interest that might compromise the performance of the Services. If such conflict of interest does exist, the DNSSAB may, at its discretion, refuse to consider the Proposal.

The Proponent must also disclose whether it is aware of any DNSSAB employee, Board member or member having a financial interest in the Proponent and the nature of that interest. If such an interest exists or arises, the DNSSAB may, at its discretion, refuse to consider the Proposal or withhold the awarding to the Successful Proponent until the matter is resolved to DNSSAB's sole satisfaction.

8.6 Ownership and Disclosure of Proposal Documentation

The documentation comprising any Proposal submitted in response to the RFP, along with all correspondence, documentation and information provided to DNSSAB by any Proponent in connection with or arising out of this RFP, once received by DNSSAB:

- a. shall become the property of the DNSSAB; and
- b. shall become subject to the Municipal Freedom of Information and Protection of Privacy Act (“**MFIPPA**”), and may be released, pursuant to that Act.

Because of *MFIPPA*, prospective Proponents are advised to identify in their Proposal any scientific, technical, commercial, proprietary or similar confidential information, the disclosure of which could cause them injury. At a minimum, each Proponent’s name along with the Proposal total cost and final ranking shall be made public. Proposals will be made available to members of the DNSSAB Board provided that their requests have been made in accordance with DNSSAB’s procedure and may be released to members of the public pursuant to *MFIPPA*.

8.7 Omission

DNSSAB reserves the right in its sole discretion to accept or reject all or part of any Proposal which is non-compliant with the requirements of this request.

8.8 Cost of Proposal

Preparation and submission of a Proposal in response to this RFP is voluntary and any costs associated with Proposal preparation, submission, meetings, negotiations or discussions with DNSSAB are solely that of the Proponent submitting the Proposal.

8.9 No Guarantee of Volume of Work or Exclusivity of Contract

DNSSAB makes no guarantee of the value or volume of work to be assigned. The Agreement will not be an exclusive contract for the provision of the described deliverables. DNSSAB may contract with others for goods and services the same as or similar to the deliverables or may obtain such goods and services internally.

8.10 No Claim

DNSSAB will not be liable to any Proponent for any claims, whether for costs, expenses, losses or damages, or loss of anticipated profits, or for any other matter whatsoever, incurred by the Proponent in preparing and submitting a Proposal, or participating in negotiations for a contract, or other activity related to or arising out of this RFP. Except as expressly and specifically permitted in this RFP, no Proponent shall have any claim for any compensation of any kind whatsoever, as a result of participating in this RFP, and by submitting a Proposal, each Proponent shall be deemed to have agreed that it has no claim.

8.11 No Binding Contract

The DNSSAB may, after reviewing the Proposal received, enter into discussions with one or more of the Proponents, without such discussion in any way creating a binding contract. This RFP, or submission of a Proposal, shall not create a legal binding contract.

8.12 RHI Funding

Notwithstanding anything else in this RFP, DNSSAB's decision to proceed with any Successful Proponent and Proposal is subject to DNSSAB or NDHC being able to access federal funding through the RHI Project Stream.

By responding to this RFP, Proponents acknowledge that the RHI requirements, timelines and deadlines as stated in this RFP are based on the best available information provided by CMHC at the time of RFP issuance and are subject to change. Proponents acknowledge that their Proposal may be considered by DNSSAB notwithstanding any changes to the RHI (including changes to requirements, deadlines and/or the issuance of additional RHI funding rounds or streams). For clarity, this RFP process shall apply to any future rounds of RHI funding announced by CMHC.

8.13 Clarifications

As part of the evaluation process, DNSSAB may make requests for further information with respect to the content of any Proposal in order to clarify the understanding of the Proponent's response. DNSSAB may request this further information from one or more Proponents and not from others.

8.14 Evaluation Committee

All Proposals will be evaluated by the Evaluation Committee through the review and analysis process defined in Section 6 above. The Evaluation Committee will select the Proposal which in its opinion meets DNSSAB's requirements under this RFP and provides the best overall value to DNSSAB, but the Proposal selected, if any, will not necessarily be the one offering the lowest cost. Pricing is one of the components in determining the total score and ranking.

By responding to this RFP, Proponents will be deemed to have agreed that the decision of the Evaluation Committee will be final and binding.

8.15 Interviews

Proponent(s) may be invited to an interview with the Evaluation Committee, the results of which will be used by the Evaluation Committee as a mechanism to revisit, revise, confirm, and finalize the scores and select the Successful Proponent.

A representative(s) of a Proponent who is invited to an interview is expected to be thoroughly versed and knowledgeable with respect to the requirements of the RFP and the contents of its Proposal, and must have the authority to make decisions and commitments with respect to matters discussed at the interview, which may be included in the Agreement.

The Evaluation Committee may interview any Proponent(s) without interviewing others, and DNSSAB will be under no obligation to advise those not receiving an invitation until completion of the evaluation and selection process.

8.16 Negotiations

DNSSAB shall have the right to negotiate on such matters as it chooses with any short-listed Proponent, as selected by the Evaluation Committee, without obligation to necessarily communicate, negotiate, or review similar modifications with other

Proponents. DNSSAB shall incur no liability to any other Proponent as a result of such negotiation of alternative arrangements.

During negotiations, the results of which may be used by the Evaluation Committee as a mechanism to revisit, revise, and finalize the scores and select the Successful Proponent, the Services may be revised and any identified issues and concerns may be resolved.

8.17 Ownership and Confidentiality of DNSSAB Provided Data

All correspondence, documentation and information provided by DNSSAB staff to any Proponent or prospective Proponent in connection with, or arising out of this RFP, the Services or the acceptance of any Proposal:

- a. is and shall remain the property of DNSSAB;
- b. must be treated by Proponents and prospective Proponents as confidential; and
- c. must not be used for any purpose other than for replying to this RFP, and for fulfillment of any related subsequent Agreement.

8.18 Publicity

The Proponent and its affiliates, associates, third-party service providers, and sub-contractors shall not release for publication any information in connection with this RFP or any Agreement without prior written permission of DNSSAB.

9 SERVICE AGREEMENT

The Successful Proponent(s) shall be required to enter into a formal Agreement with the DNSSAB for the provision of the Services, which may include proceeding with development plans for any proposed development and working collaboratively to submit an RHI Project Stream funding application. The form of the Agreement will depend on the nature of the Successful Proponent(s)'s proposed development. It is important to note that certain clauses in DNSSAB's Agreements cannot be altered. If the Successful Proponent(s) have concerns with such clauses, the DNSSAB will make reasonable efforts to explain the clauses to the Successful Proponent(s). If the Successful Proponent(s) is ultimately unwilling to accept such clauses and execute the Agreement, DNSSAB shall have the full rights and authorities to proceed with the next highest scoring Proponent(s) and enter into an Agreement with them as the Successful Proponent(s) of the RFP process.

PROPOSAL SUBMISSION FORM

We have carefully examined all documents issued as part of this RFP and have a clear and comprehensive knowledge of the requirements, terms and conditions of this RFP.

We acknowledge receipt of _____ addendums.

Proposal Submitted by: _____

Proponent: (Full Legal Name) _____

Address: _____

Contact Person: _____

Telephone: _____

Email: _____

Signature of Authorized Officer: _____

Name: _____
(I have authority to bind the Corporation, Company, or Partnership)

Signature of Witness: _____

Name of Witness: _____
(A witness signature is required only when the Proponent is not a Corporation.)

(NOTE: Proponents must complete and attach the RHI Requirements Checklist)

RHI REQUIREMENTS CHECKLIST
(NOTE: Must Be Completed)

As explained in the RFP, this RHI Requirements Checklist outlines project requirements under the RHI Project Stream. The Proponent's proposed project must be able to satisfy CMHC's requirements for the RHI. By completing and submitting this RHI Requirements Checklist, Proponents acknowledge whether or not the RHI requirements described herein would be satisfied. Where an answer is "No" or an RHI requirement would not be satisfied, Proponents are encouraged to provide a narrative and/or alternative details to satisfy the RHI requirement. Such additional information can either be provided in space provided or separately and attached hereto (be sure to reference the applicable item number from the checklist).

1. Land Status & Zoning		
The RHI Project Stream prioritizes project proposals that already have land arrangements (<i>i.e., ownership, lease, purchase/sale agreement with reasonable closing date</i>) and zoning in place as a result of the program's emphasis on a proponent's ability to expedite the provision of affordable housing units.		
1.1	Is the land owned? (yes/no)	
1.2	Is the land leased? (yes/no)	
1.3	If the answer to the previous two questions is "no," please provide details of the current land status in the space provided below:	
1.4	What is the current zoning? (please provide zoning details and any known restrictions in the space provided below)	
1.5	Will any zoning amendments, variances, or minor variances be required? (yes/no)	
1.6	Does the site in question already have services installed (i.e., hydro, water, gas)? (yes/no)	

2. Project Timelines		
The RHI Project Stream has strict and specific project timelines, which must be adhered to. All RHI applicants must be able to submit a completed application package by December 31, 2020. All projects receiving funding under this stream must be able to deliver housing units within 12 months of signing a contribution agreement and any projects receiving funding through this stream must be ready/able to start construction by March 31, 2021. Projects in receipt of funding must be completed and have an occupancy permit issued by March 31, 2022 (latest).		
2.1	What is the expected project start date (i.e., shovels in the ground)?	
2.2	What is the expected project completion date (i.e., occupancy permit is obtained)?	
2.3	Will the project reach first occupancy by March 31, 2022? (yes/no)	
3. Project Details		
The RHI Project Stream requires that projects submitted for consideration include at least five (5) affordable housing units. Due to program timelines and the emphasis on expedited delivery of affordable housing units, priority will be given to projects that are able to demonstrate that project teams are in place and that preliminary work has been completed (<i>i.e., architectural drawings, hiring of consultants, etc.</i>).		
3.1	How many housing units will the proposed project provide?	
3.2	Will the project be 100% residential (yes/no)	
3.3	If the answer to the previous question is “no,” what percentage of units will be residential and what is the intended use of the non-residential component? (explain in the space provided below)	
3.4	Has a project architect been contracted? (yes/no)	
3.5	Have architectural drawings been completed? (yes/no)	
3.6	Has a project/construction manager been contracted? (yes/no)	
3.7	In order to be considered for the RHI Project funding stream, projects must fall under one of the following three categories. Please respond yes/no to the following three questions in order to identify the proposed project.	

	<p>1) Is the project considered to be a <i>new modular construction project</i>? (yes/no)</p> <p><i>New modular construction means the construction of housing units that are partially or fully built in an off-site location (i.e., factory, warehouse, etc.) by a qualified manufacturer and delivered to the site in whole or in parts on an appropriately zoned and serviced lot. This may range between single, scattered units up to larger multi-unit housing projects.</i></p>	
	<p>2) Is the project considered to be a <i>conversion project</i>? (yes/no)</p> <p><i>Conversion means the acquisition of a non-residential building to an affordable rental project.</i></p>	
	<p>3) Is the project considered to be a <i>rehabilitation project</i>? (yes/no)</p> <p><i>Rehabilitation means the acquisition of an existing building in a state of disrepair or abandoned for the purpose of rehabilitation where units were previously lost from the housing stock.</i></p>	
<p>4. Affordability & Target Market The RHI Project Stream only considers projects that are affordable (i.e., household is paying less than 30% of gross income on housing costs) to targeted people and populations who are vulnerable and who are also, or otherwise would be, in severe housing need (i.e., households that spend 50% or more of their gross income on housing costs) or people experiencing or at high risk of homelessness. Affordability must be maintained for a minimum of 20 years.</p>		
4.1	<p>Please indicate in the space below, the groups/populations that the proposed project will be targeting:</p>	
<p>5. Financials</p>		
5.1	<p>Have project budgets been drafted? (yes/no)</p>	