## Newfoundland Labrador Housing Corporation

# Private Sector Affordable Housing



# 2018 Proposal Call

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# Newfoundland Labrador Housing Corporation PRIVATE SECTOR AFFORDABLE HOUSING

#### 1. 2018 PROPOSAL CALL

The 2018 Private Sector (Affordable Housing) Proposal Call for the Affordable Housing Initiative (AHI) is a federal economic program delivered by Newfoundland Labrador Housing Corporation (NLHC). The funding for this initiative is provided through the Agreement for Investment in Affordable Housing between Canada Mortgage and Housing Corporation (CMHC) & NLHC. The purpose of this program is to assist in the creation of affordable, appropriate, rental housing projects for the benefit of as many low income households as possible. Successful proponents will be selected based upon their ability to begin construction in 2018 and preference will be given to proponents who own land that is already zoned for such construction.

Successful proponents must provide an overview of existing services and amenities in their community. i.e- (Medical services, financial institutions, retail & recreation facilities etc).

Units funded through this private sector initiative must be rented to households with a total annual income under the Maximum Income Limit (MIL) of \$40,000 (before taxes). This \$40,000 includes the income of all household members over 18 years of age.

This initiative is funded in part under the 2016 Social Infrastructure Fund Agreement which requires that proponents begin construction on their projects as soon as possible.

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

Annex D: Forms

- Private Sector Application Form
- Need and Demand
- Financial Considerations
- Technical Considerations
- Respondent Capacity
- Letter of Commitment
- Canadian Environmental Assessment Act
- Pre Screening Guidelines

#### **DEADLINE FOR SUBMISSIONS**

NLHC will accept submissions postmarked no later than (February 28, 2018)

# 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 Corporation 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** 

#### **NLHC 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:

OR

#### **SHERRY MERCER**

Affordable Housing Officer Phone: 724-3130

Fax: 724-3149

e-mail: <a href="mailto:srmercer@nlhc.nl.ca">srmercer@nlhc.nl.ca</a>

#### **MADONNA WALSH**

Affordable Housing Manager Phone: 724-3059

Fax: 724-3149

e-mail: mrwalsh@nlhc.nl.ca

#### 2. KEY COMPONENTS

#### **Capital Assistance**

- Successful proponents will receive 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 B, Page 17)
- 2. NLHC reserves the right, in its sole and absolute discretion, to establish funding limits for proposed projects.
- 3. NLHC shall not be obligated to provide funding in excess of the limits it may establish in this regard.

#### Financing/Mortgage Insurance

- 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.
- Refer to the documents CMHC Multi-Unit Residential Insurance- Standard Rental Housing and Multi-Unit Residential Insurance on the CMHC website at: <a href="https://www.cmhc-schl.gc.ca/en/hoficlincl/moloin/mupr/upload/required-documentation.pdf">https://www.cmhc-schl.gc.ca/en/hoficlincl/moloin/mupr/upload/required-documentation.pdf</a>

#### **Housing/Project Design/Location**

- Designs are to be modest in terms of floor area and amenities. (See Modesty Criteria, Annex A, Page 11)
- 2. Units are to be self-contained residential units with a private kitchen or food preparation area and bathroom facilities. Institutional premises and personal care homes are not eligible for this funding.
- 3. There must be a minimum of two (2) 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 accessible. Projects developed for individuals with physical disabilities must be 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 A, Page 14)
- 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.
- Proponents must provide detailed information on the project's proximity to services and amenities.
   Preference will be given to proponents who include information on the existing services and amenities that are available in the community.

#### 3. PROJECT SELECTION

There are five (5) main criteria which will be used in the selection process:

- 1. Need and Demand
- 2. Financial Considerations
- 3. Technical Considerations
- 4. Respondent Capacity
- 5. Projects proximity to existing services and amenities

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. Proponents must own the land already zoned for such construction.

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

As funding is 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 submitted, p	ostmarked no later than (February 28, 2018)
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Private Sector Application:	Technical Requirements:
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☐ Overview of Services in Community <i>Page 22</i>	☐ Drawings <i>Page 29</i>
☐ Need & Demand <i>Page 23</i>	☐ Proposed Housing Project <i>Page 30</i>
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Financial Considerations:	Respondent Capacity:
☐ Preliminary Capital Cost Estimate Page 25	☐ Project Experience <i>Page 32</i>
☐ Capital Financing/Funding Sources Page 26	☐ Letter of Commitment <i>Page 33</i>
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In the event that program funding does not allow NLHC to commit all submissions received, NLHC 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 NLHC, its officers, employees or representatives as a result of the exercise of its rights in this regard. The decision of NLHC is and shall be final and binding upon the parties, and proponents acknowledge and agree to these terms.

NLHC is under no obligation to accept any proposal and reserves the right in its sale and absolute discretion, to reject any or all proposals.

#### 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 NLHC 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 current Certificate of Incorporation or Certificate of Good Standing from the provincial Department of Service NL.

#### **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 Lender's 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 the Government Department of Service NL and from the Department of Environment and Climate Change.

#### Design

11. Final and complete set of construction drawings and specifications, including a completed copy of the Technical Standards Checklist.

#### Other

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

A conditional funding allocation is not a final funding commitment. If the conditions are not met a conditional allocation can be withdrawn by NLHC in its sole and absolute discretion. At the discretion of NLHC 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 or an individual with equivalent experience and/or education.
- Construction must begin with three (3) months of receiving final funding approval and completed by (March 31, 2020).
- All proponents who receive final approval must meet NLHC engineering staff before construction begins.
- Proponents who receive final funding approval are required to meet with NLHC engineering staff <u>before</u> construction begins.

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. NLHC reserves the right to have its representative visit the site to observe the progress of work at any time. NLHC 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 form, in favour of NLHC, 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 NLHC in three (3) funding advances of 25% each, in accordance with the Funding/Operating Agreement as follows:

- 1<sup>st</sup> Advance: 25% of approved capital funding will be advanced upon confirmation that 25% of construction has been completed (Inspection report for conversion projects or surveyors property report for new construction).
- 2<sup>nd</sup> Advance: 25% will be advanced upon confirmation that the project is 50% complete.
- 3<sup>rd</sup> Advance: The final 50% will be advanced when all of the following conditions are met; 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.

The proponent must provide proof of builder's risk insurance at least in the amount of the forgivable loan amount, above the amount of any other permanent loan or mortgage on the property, prior to the advance of funds. A completed Progress Inspection Checklist (and photos) must accompany all requests for advances.

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 NLHC; 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, NLHC will carry out formal reviews of the proponent's Affordable Housing operation as it relates to the Funding/Operating Agreement.

Prior to occupancy, the proponent must provide confirmation of fire and liability insurance on the property, at least in the amount of the forgivable loan amount, above the amount of any other permanent loan or mortgage on the property. Confirmation of fire and liability insurance must accompany the Project Owner's Annual Report when it is submitted each year during the term of the loan.

#### 6. PUBLICITY

Please note that under the Investment in Affordable Housing Agreement- "Neither Party nor any municipality, applicant or contributor shall make any public announcement for a Project or Recipients, without first securing the agreement of the other Party. A Party must be informed of a proposed joint event at least 20 working days prior to the planned date of the event. No arrangements shall be made for events until the other party agrees to the event. 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 NLHC is and shall be final and binding upon the parties, and proponents acknowledge and agree to these terms.

NLHC 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 NLHC and the proponent and/or any consultant for the proponent.

NLHC, 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. NLHC may cancel this Initiative at any time in its sole and absolute discretion. No action shall lie against NLHC for so doing.

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

If NLHC discovers there has been a breach of this section at any time,
NLHC 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 NLHC may be subject to the Access to Information and Protection of Privacy Act, SNL 2015 CA-1.2. 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.

#### 8. INNOVATIVE PROPOSALS

NLHC 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 NLHC for discussions regarding any unique approaches for the creation of Affordable Rental Housing.

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#### 1. General ANNEX A

#### **Technical Requirements**

Newfoundland and Labrador Housing Corporation will review submissions to determine basic compliance with these Technical Requirements. 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 NLHC accepts no liability in this regard.

The section will 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 requirements 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

#### Codes and Standards and Legislation Requirements

It is the proponent's responsibility to ensure that all projects conform to latest editions of relevant codes and standards, and comply with the requirements of the Authority having Jurisdiction (AHJ), whether federal, provincial or municipal. Such codes and standards may include but are not limited to:

- National Building Code of Canada
- National Plumbing Code of Canada
- National Fire Code of Canada
- □ NFPA 101: Life Safety Code
- Canadian Electrical Code
- □ The Newfoundland and Labrador Buildings Accessibility Act, RSNL1990 cB-10, as amended
- Current edition of The Canadian Environmental Assessment Act
- □ CAN/CSA-B651-12 Accessible Design for the Built Environment
- □ 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)

#### 2. Modesty Criteria

The following will guide Proponents in the development of modest, affordable housing. This modesty criterion 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

Landscaped Areas: Sodded

Drives and Parking: Asphalt or Concrete

Walkways/Entrances: Concrete

Note: The site layout will have to accommodate the level, no step entrance requirement of

Universal/Visitable Design features as outlined in Section 4.1

**Building** 

<u>Floors:</u> Sheet vinyl or vinyl composite tile in kitchens, bath entrance and utility areas.

Low-pile carpet or laminate flooring in living room, bedrooms, hallways and

corridors.

<u>Walls:</u> Exterior - Vinyl or Wood Siding

Interior - Gypsum Wallboard (12 mm minimum)

Roofs/Ceilings: Gypsum Board (12 mm minimum); pre-engineered wood trusses; shingles

Windows: Vinyl

<u>Doors:</u> Exterior – Insulated steel for single units; aluminum entrance systems for

apartments with lever-type handles.

Interior – Hollow core within suites; rated solid core between suites and

common areas with lever-type handles.

Plumbing: Residential grade fixtures with lever-type handles within suites.

<u>Electrical:</u> Residential grade devices within suites.

**Residential Spaces** 

<u>Bathrooms:</u> Full bathroom (toilet, sink/vanity and tub with shower)

Kitchens: Stove (762 mm); Fridge (750 mm); Work Space (1.3m² minimum);

No drawer less than 400 mm wide

<u>Dining Areas:</u> Combined with living room or kitchen within suites.

<u>Storage Space:</u> Three to six per cent of floor area should be allocated for closets and storage.

Designated accessible units shall conform to CSA Standard CAN/CSA-B651-12-Accessible Design for the Built Environment

#### **Maximum Unit Size**

Dwelling Type Bachelor		One-bedroom	Two-bedroom	Three-bedroom
Apartments	28m <sup>2</sup> to 37m <sup>2</sup>	46m² to 60m²	65m² to79m²	N/A
	(300ft <sup>2</sup> to 450ft <sup>2</sup> )	(500ft <sup>2</sup> to 650ft <sup>2</sup> )	(700ft <sup>2</sup> to 850ft <sup>2</sup> )	
Row/Semi-detached	37m <sup>2</sup> to 42m <sup>2</sup>	46m <sup>2</sup> to 60m <sup>2</sup>	65m <sup>2</sup> to 79m <sup>2</sup>	89m² to 93m²
	(400ft <sup>2</sup> to 450ft <sup>2</sup> )	(500ft <sup>2</sup> to 600ft <sup>2</sup> )	(700ft <sup>2</sup> to 850ft <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 areas must be accessible to persons in wheelchairs. Total common space in a project should not exceed 30% of the building area and **may** include:

<u>Laundry:</u> 1600mm clear in front of appliances; 1 washer / 1 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

#### **Design and Construction Requirements**

#### **Technical Professionals**

First and foremost 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. Such personnel may include: 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 or an individual with equivalent experience and/or education.

Proponents shall ensure that technical professionals are aware and comply with the technical requirements described in this proposal call. Technical professionals are required to sign off on the **Progress Inspection Checklist** and the **Technical Standards Checklist**. These documents will be provided by NLHC.

The **Technical Standards Checklist** must accompany the final construction drawings.

A completed **Progress Inspection Checklist** (with photos) must accompany all requests for advances.

#### Accessibility

#### 3.1 Program Requirements

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

Refer to CAN/CSA-B651-12 Accessible Design for the Built Environment and Buildings Accessibility Act and Regulations of Newfoundland and Labrador for technical specifications for an accessible dwelling.

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

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 accessible, i.e. with all areas and spaces appropriately designed for use by persons in wheelchairs.

#### 3.2 Technical Requirements

Accessibility shall conform to the standards of the Canadian Standard Association (CAN/CSA-B651-12) Accessible Design for the Built Environment and the Newfoundland and Labrador Buildings Accessibility Act. Specific requirements include the following features:

- Level no-step entrance with an accessible route to the driveway and street.
- Clearances and turning radius for all doors and hallways.
- Kitchen that incorporates the required clearances between counters, knee space under sinks and toe space for base cabinets and lower countertops.
- Side open oven and stove top with front mounted controls.
- Slide out shelf next to stove top
- Bathroom that incorporates turning radius, clearances for bathtub, toilet and sinks including grab bars for toilet and bathtub.
- Either a roll-in shower or bathtub designed in accordance with the CSA standard above.
- Lever-type handles for all doors and faucets.
- Window sills no higher than 750mm from the floor, except where located above a counter. Window feature easy to operate opening and locking system.
- Rocker panel light switches.
- Raised electrical outlets 400 mm minimum from the floor.
- Lowered climate controls and light switches 1200 mm maximum from the floor.
- Floor finishes that are level, stable, firm, slip-resistant, produce minimal glare and are not heavily patterned providing enhanced safety and comfort.

#### **Visitable Housing**

#### 4.1 Program Requirements

**All units** in the Affordable Housing Project, in addition to the accessible unit, must be **Visitable** and include features of Universal Design. These design features are intended to accommodate a range of occupant needs and provide a basic level of accessibility that allows residents to age in place. Visitable housing enhances community living by providing those with mobility restrictions the ability to visit friends and neighbors and become part of the community. See CMHC website for additional information on accessibility and visitable design.

#### 4.2 Technical Requirements

The following features are required under the Affordable Housing Program. Refer to CAN/CSA-B651-12 Accessible Design for the Built Environment and the Buildings Accessibility Act and Regulations of Newfoundland and Labrador for further technical specifications.

#### **Exterior**

- Level no-step entrance with an accessible route to the driveway and street.
- All exterior paths of travel shall be at least 1100 mm wide on an accessible route.
- Landing at all entrances to be a minimum 1500mm x 1500mm with all required push and pull clearances. Landings to be concrete or wood.

#### **Entrance**

- One level, no-step entrance door minimum 910 mm wide with lever-type handles. If ramp is used, ramp shall meet the same standard as accessible unit.
  - The door threshold shall not be more than 13 mm high and where over 6 mm high, must be beveled at a slope not steeper than a ratio of 1:2 (50%)

#### Interior

- All interior doors to be at least 910 mm with lever-type handles.
- Corridors shall be at least 920 mm wide and have no level changes requiring steps.
- A bathroom on the main floor with the following features:
  - o Reinforced bathroom walls to provide a **future** installation of grab bars.
  - Lever-type handles on all faucets.
  - Door push and pull clearances
  - o A clear turning area, 1500 mm diameter for maneuvering of a wheelchair.
  - A clear route to toilet at least 920 mm wide.
  - Knee space required under bathroom vanity for roll in access, as per CSA standard.
- Kitchen area shall have the following features.
  - o A clear turning area, 1500mm in diameter, for maneuvering of a wheelchair.
  - Lever-type handles on all faucets
- Rocker panel light switches.
- Raised electrical outlets 400mm minimum from the floor.
- Lowered climate controls and light switches 1200 mm maximum from the floor.

 Floor finishes that are level, stable, firm, slip-resistant, produce minimal glare and are not heavily patterned – 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.
- Stairways that feature continuous handrails on both sides that are easy to grasp for small and large hands.
- Window sills no higher than 750mm from the floor, except where located above a counter.
   Window feature easy to operate opening and locking system.
- Appliances that feature large, easy-to-read controls that are comfortable to reach.
- Quiet mechanical systems and appliances that reduce background noise and provide the best environment for people with limited hearing ability.

These features promote independent access for everyone, including people with limited mobility.

Clearly describe all Visitable / Universal Design Housing features on Design Brief form, Annex D Page 28

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

The preceding Technical Requirements 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 Requirements 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,
- Hazardous Materials Survey (lead paint, asbestos, fuel tanks, PCBs, etc.).
- A Phase I Environmental Site Assessment (ESA) as per Z768-01 (R2012) will be required for all conversion projects.

NLHC reserves the right to establish such terms and conditions with regard to conditional funding allocations for conversion projects. The Condition Report shall be completed by those deemed technically competent as outlined in section 4; the Phase 1 ESA shall be completed by qualified personnel as required by the Government of NL.

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 NLHC. 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:

- □ All structural, plumbing and electrical systems to meet minimum code requirements and the requirements of the AHJ.
- □ Compliance with all fire and life safety codes/standards and any requirements of the AHJ.
- □ All common areas must be accessible to persons in wheelchairs.
- □ All units must be self-contained and visitable by persons in a wheelchair.
- □ Multi-floor buildings must have accessible elevators sufficient to accommodate the tenant's mobility needs.
- Conversion projects are required to provide the same accessibility features as new construction projects. (See Accessibility section)

#### **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 and life safety upgrades.

#### **Energy Efficiency**

All projects must achieve a minimum standard of energy efficiency as per the energy efficiency requirements in the latest edition of the National Building Code.

The following are the technical requirements:

- Exterior walls RSI 3.97 (R22)
- Attic Insulation RSI 8.67 (R52)
- Attic Hatch RSI 2.64 (R15)
- Foundation Walls RSI 3.5 (R20)
- Crawl Spaces Unheated Floors RSI 5.46 (R31)
- Slab on Grade Foundation wall RSI 1.76(R10) Floor Slab RSI 2.64(R15)
- Windows and Exterior Doors Energy Star rated for climate zone
- HRV units to be installed in all units; units to be Energy Star rated.
- All appliances shall be Energy Star Certified.

#### **Environmental**

All projects require a Phase I Environmental Site Assessment as per Z768-01, completed by a consultant approved by the Government of NL.

ANNEX B

#### 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.
- NLHC 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 2014

Maximum Monthly Rental Rates- Private Sector									
Area	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom					
St. John's CMA	\$600	\$675	\$750	\$775					
Island - Other Areas	\$525	\$575	\$650	\$675					
Labrador	\$600	\$675	\$750	\$775					

#### Note:

Rents do not include heat, light or hot water; however, they do include the provision of a fridge and stove.

#### **Affordable Housing Definitions**

- The following definitions shall apply to the Affordable Rental Housing, Non-Profit 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 – B651-12 "Accessible Design for the Built Environment" and the Newfoundland and Labrador Buildings Accessibility Act and Regulations.

#### **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 NLHC.

#### **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 NLHC and the project Proponent.

#### **Affordable 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 NLHC.

#### **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 situate on the land that is intended for conversion to affordable rental units.

#### **Final Project Commitment**

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

#### **Funding/Operating Agreement**

An agreement between NLHC 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 NLHC 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 \$40,000, before taxes. NLHC 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 NLHC in accordance with its internal policies, at which eligible units may be rented to eligible households.

#### **Non-Profit Organization**

An organization that is formed for the purpose of serving a public benefit and is operated for a purpose other than for profit.

#### **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 provided there is 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**

Universal Design is 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.

- Ron Mace, The Center for Universal Design

Universal house design recognizes that everyone who uses a house is different and have different abilities that change over time. It is not solely for a person with a disability. Refer to Annex A, Page 15.

#### Visitability

Visitability is an approach to Universal Design in housing and includes a basic level of accessibility. Visitable homes provide access on the main level for everyone. Essential features of a Visitable unit include i) a level entry ii) wider doors throughout the entrance level and iii) a washroom on the main floor with a door that swings outward or is sliding and a clear route to the toilet at least 920 mm wide.

The Visitable entrance has:

- (a) no step at the door;
- (b) a clear opening that complies with Clause 5.2.1 of the CAN/CSA B651-12 and
- (c) a threshold that complies with Clause 5.2.6 of the CAN/CSA B651-12

## **Private Sector Application**

#### 1. Contact Information

Name of Organization:			Person:				
Mailing Address:							
Phone Number:		Fax Num	ıber:				
E-Mail:		Date of I	ncorporat	ion:			
Include a copy of the Certific							
Name of Company Owner:							
How many other residential rental properties are currently owned and operated by the proponent?  Number of Properties:							
OVERVIEW OF RENTAL	PROPERTIES (	CURREN	TLY OWNE	D BY PRO	PONENT		
Location	Number of	of Units		Target Population Indicate if:			
			Indiv	idual	Family	Other	
ones the proponent have any previous experience in the construction of a nulti-unit housing project?							
If yes, please provide location of project and numb Location:	er of units co	nstructed	d: 				
Location.				Number	of Units Constru	octed:	

Provide an overview of the existing services and amenities that are available in the community.					
ie. (Medical services, financial institutions, retail & recreation facilities etc.)-					
	_				
	-				
	_				
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	_				
	-				

## Need and Demand

1. Overview of E	xisting Affordable Ho	ousing	
_	Refer to the http://www.nlhc.		
	or an overview of existing afford	able housing by communi	ty within the province.
Name of Community for Locati	on of Proposed Project:		
		What is the vacancy ra	te within this existing housing?
Existing Affordable Housing U	Inits Number of Units	]	te within this existing housing.
NLHC Portfolio	THILS INCHIDE OF OTHES		
Rent Supplement			
Affordable Housing Approved	1	1	
Community Based Housing			
Co-op Housing			
TOTAL:			c area or communities to be served by
		this proposed project:	
indicate the target populations	s to be served by the proposed p	projects. If more than one,	please check all that apply.
☐ Single Individuals	☐ Persons with Disabilities	□ Independent	Seniors $\Box$ Family
The Maxim	um Income Limit for any house	holds served under this pr	ogram is \$40,000ma
	tes in Your Community		
•	nt for rental accommodations by	,	2 Dadrages
Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Course of Information.			
Source of Information: _			
Contact Name:	Tele	nhone	
Contact Name.	1616	priorie	
Website:			
AACDSILE.			

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

#### 3. Demographics

Fo	or an Overview of Demo Refe	ographic Informatio er to <u>www.commun</u>		·	
Population		Male	Female	Total	
All Ages					
Target Group					
Dwelling Type	Number	Dwellin	g Type	Number	
Detached House			ed House		
Apartment Building		Apartm	ent Building		
Other		Other			
Total:		Total:			
Provide a brief description				he found at:	
<ul> <li>a) Statistics Cana</li> <li>b) Government o</li> <li>www.econom</li> <li>c) CMHC Publica</li> </ul>	da @ <u>www.statcan.gc.c</u> f Newfoundland and La	ia brador Division of E ing Market Informa	conomic Rese	arch and Analysis arkets Reports @ <u>ww</u> y	w.cmhc-schl.gc.ca
What other factors are t information that suppor of any recent studies, su	ts the current or future	need for the type of	f housing in th	e proposed project. Li	ist and submit copies

### Financial Considerations

1. Preliminary Capital Cost Estimate

	Item	Cos	t	
Land:	Current Appraised value of land			
	Appraisal/Legal Fee			
	Environmental			
	Survey/Title/Recording Fees			
	Other (Specify)			
Total Estimated L	and Costs:			
Building(s):	Construction Contract/Services			
	Appliances/Equipment			
	Other (Specify)			
Total Estimated E	Building Costs:			
Site Improvemen	ts: On Site Servicing			
	Landscaping			
	Other (Special)			
Total Estimated S	ite Improvements Costs			
Administration:	Architects Fees			
	Audit/Legal Fees			
	Consultant/Inspection Fees			
	Contingency			
	Interest Incurred During Construction			
	Municipal Fees			
	Other (Specify)			
Total Estimated A	Administration Costs:			
Subtotal:				
Net HST Paid (less	any rebate)			
Total Estimated (	apital Cost:			
Do you own land	for this project?	YES		NO
Has this land bee	n zoned for residential development?	YES		NO

### 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	\$	
Owner's Equity						
5. Cash	\$					
6. Land	\$					
7. Property	\$					
Other Financing/Funding						
8. Other NL Govt./Agency	\$					
9. Federal Govt./Agency	\$					
10. Municipality	\$					
11. Grants	\$					
12. Other	\$					
Subtotal	\$					
Affordable Housing Program Forgivable Grant	\$					
Totals	\$ *					

#### Note:

If approved, the disbursement of Affordable Housing forgivable loan funds is conditional on all other funding sources being confirmed and in place.

<sup>\*</sup>Should equal Total Estimated Capital Cost on previous Page 25

#### 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					
Total Estimated Annual Revenues					

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					
Total Estimated Annual Expenses (a)					
Estimated Annual Revenues (b)					
Profit (Loss) (b-a)					

## Technical Requirements

### 1. Design Brief

Please complete the following by providing a description of the components, as per the examples provided			
Components	Description		
Site Work:			
	(e.g. access roads, water & sewer service, parking and walkways)		
Building Envelope:	[e.g. access rouas, water & sewer service, parking and walkways)		
Bullating Envelope.			
	(e.g. exterior walls, roof and foundation)		
Woodwork:			
	(e.g. kitchen cabinet hardware, including: drawer slides, door pulls, hinges; stair and corridor handrails, closet rods and shelves)		
Doors/Windows:			
	(a.g. doors door frames door hardware windows)		
Finishes:	(e.g. doors, door frames, door hardware, windows)		
Tillistics.			
	(e.g. flooring, including: vinyl, carpet, quarry tile; walls, including: ceramic tile; ceilings, including: acoustic ceiling tile)		
Manufactured	te.g. Jooning, including. viry, curpet, quarry the, wans, including. ceruinic the, cennigs, including, acoustic cennig the		
Specialties			
Specialities			
	(e.g. appliances, including: domestic kitchen and laundry; washroom accessories)		
Mechanical			
	(e.g. fire extinguishers, plumbing fixtures, domestic fans, HVAC equipment)		
Electrical			
Accessibility			
Features			
- Catales			
	(e.g. bathroom, kitchen, entrances, circulation (hallway) site, etc.) <b>Applies to at least one unit</b>		
Universal/Visitable	· · · · · · · · · · · · · · · · · · ·		
Design Features			
	(e.g level no step entrance, accessible bathroom, wide interior doors, etc.) Applies to all other units besides the accessible unit.		
Energy Efficiency			
Features			
	(Energy efficiency requirements as per the latest edition of the National Building Code.)		

#### 2. Drawings

The following basic drawings must be submitted and clearly indicate the designer of the project:

#### <u>Site Plan:</u>

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. Floor plans to clearly show all required turning radius including door push and pull clearances, 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

Drawings to include kitchen cabinet layout and cabinet details.

#### 3. Proposed Housing Project

Please complete the following:			
		If no, who is the registered owner?	
Do you own the site/building? ☐Ye	s 🗆 No		
Describe the site topography. Is it a leve	l or sloping site? Also.	ability to accommodate Universal Design	
requirements of a level, no step entrance	• =	dame, to document date conversal 2 co.g	
What is the current zoning designation?			
		Is rezoning required? □Yes □No	
Are there any encumbrances, liens, char	ges or assessments	Provide details:	
currently on title application to the prop	erty?		
□Yes	□No		
Has an environmental assessment been	•	□Yes □No	
(If yes, provide a copy with your propos	al submission)		
How many affordable rental housing un	its are planned for the	project?	
NA/ill the consideration bloods a more manufacture of		If you have marry?	
Will the project include any market rent	al units in addition to	If yes, how many?	
the proposed affordable housing units?			
□Yes	□No		
How many accessible affordable housing	g units will be included	5	
,	-		
Indicate what type of development is pla	anned.	What type of building form is being considered?	
☐ New construction		☐ Semi-detached	
<ul> <li>Addition to an existing residential str</li> </ul>	ructure	☐ Row Housing	
☐ Conversion from non-residential to residential use		☐ Apartment Building	
□ Other		☐ Stand Alone	
Gross area of building:			
Provide Estimated Size of Units:			
Type of Unit	Number of Units	Area Per Unit (M²)	
Bachelor	radiliser of offics	Area i er ome (wi )	
One-bedroom			
Two-bedroom			
Three-bedroom			
22 230.33			
Estimated construction timeframe in mo	onths:		

#### 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 provide details:	for social housing or h	ealth purposes, please	
Is there an outstanding mortgage on the existing project?  ☐Yes ☐No	What year was the building constructed?		
Construction Type (i.e., wood frame, concrete block, etc.):	Number of Storey's:	Gross area of the building:	
Provide a Condition Report on the Building (See Technical Standards, Conversion of Existing Buildings, Annex A, Page 15)			

## Respondent Capacity

#### 1. Project Experience

ii 11 jeet Emperiemee	
Please complete the following:	
Experience in Operating Housing Projects or construction	ng multi-unit housing projects:
Description of Partners:	
Description of Farthers.	
What qualifications/considerations would you like to h	ave considered as part of the application process?:
Have you received AHI project funding previously?	If Yes, please provide name of the previous project
project tanong prosection,	funded:
□Yes □No	

#### **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:	

# CMHC – NLHC CANADIAN ENVIRONMENTAL ASSESSMENT ACT PRE-SCREENING GUIDELINE REVISED: Effective July 6, 2012

Under Canadian Environmental Assessment Act, 2012 (the "CEAA 2012") housing-related activities do not currently constitute physical activities as described in the Regulations Designating Physical Activities.

1. Is the project carried out on federal lands*?	□Yes	□No
2. Has the project been specifically identified by the Minister of the Environment in an Order Designating Physical Activities?	□Yes	□No
If the answer to all of the above questions for the project is "no", the C making a request for funding in respect of a project, NLHC will confir complies with the Guideline.		
In the event the project is carried out on federal lands or has been specific of the Environment in an Order Designating Physical Activities, then NLHC action may be required in order to ensure compliance with CEAA 2012.		
*NOTE: "federal lands" includes lands that belong to, or that may be disposed Canada, but does not include lands under the administration and control of t		
Northwest Territories, or Nunavut.		

FV111213