

**NEWFOUNDLAND AND LABRADOR HOUSING CORPORATION**



**Affordable Rental Housing Proposal Call  
Community Housing Sector  
September 2025**

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## 1. 2025 PROPOSAL CALL

The 2025 Community Housing Sector Proposal Call for the Affordable Rental Housing Program (ARHP) is a Provincial program delivered by Newfoundland Labrador Housing Corporation (NLHC). This program is designed to assist in the creation of affordable, appropriate, rental housing projects for the benefit of as many lower income households as possible.

Units funded through this Community Housing sector proposal call must be rented to households with a total annual income under the Maximum Income Limit (MIL) of **\$38,000** (before taxes). This \$38,000 includes the income of all household members over 18 years of age.

### Applicants are required to submit each of the following documents

#### Annex D: Forms

- ☐ Community Housing Sector Application Form
- ☐ Need and Demand
- ☐ Financial Considerations
- ☐ Technical Considerations
- ☐ Respondent Capacity
- ☐ Letter of Commitment
- ☐ Completed Funding Self-Assessment Calculator

#### **DEADLINE FOR SUBMISSIONS**

NLHC will accept  
submissions no later than  
**November 30, 2025**  
Submissions to be reviewed  
upon closing

**SUBMISSIONS MAY BE SENT VIA EMAIL TO: [arhp@nlhc.nl.ca](mailto:arhp@nlhc.nl.ca)**  
**SUBJECT LINE: 2025 COMMUNITY SECTOR AFFORDABLE RENTAL HOUSING**  
**PROPOSAL**

**Emailed applications should be received prior to midnight Newfoundland  
Standard time on the closing day and forwarded to:**

**[arhp@nlhc.nl.ca](mailto:arhp@nlhc.nl.ca)**

- Please note that NLHC **will not evaluate** incomplete proposals or proposals received mail, personal delivery or via facsimile.
- Alternate formats of the proposal call may be available upon request.
- If you require additional information or assistance regarding the development of your proposal, please do not hesitate to contact:

**TANYA ROSE**

Affordable Housing Manager

Phone: 709-853-0961

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

## **2. KEY COMPONENTS**

### **Community Housing Sector as a Housing Provider**

1. The community housing sector has an extensive history of providing service in the community. Often formed and expanded to address a societal need not already being met, these organizations enable citizens to positively affect the community in which they live. Eligible proponents include non-profit organizations, co-operative housing groups and Indigenous organizations.
2. As a Proponent for the development and operation of an affordable rental housing project, a Community Housing organization must become incorporated prior to any funding approval under this initiative. Incorporation in the Province of Newfoundland Labrador is governed by the Corporation's Act which is administered by the Registry of Companies at the Department Digital Government and Service NL.
3. Non-profit Proponents are required to include unalterable clauses in their Articles of Incorporation that address the following:
  - No part of the income of the Proponent organization will be made payable to or otherwise available for the personal benefit of any member.
  - Any directors or officers of the Proponent organization will serve without remuneration and no directors or officers will directly or indirectly profit or benefit from their position, except that they may be paid reasonable out of pocket expenses incurred in the performance of their duties.
  - In the event that the Proponent organization should at any time be dissolved, the remaining assets after payment of all debts and liabilities will be distributed or disposed of to organizations in the province which are also organized and operated exclusively for the same purpose.
  - The work of the Proponent organization will be carried out without the purpose of gain for its members and any profits or other income must be used by the organization to achieve its declared non-profit objectives.
  - The Proponent organization will ensure that in all its financial transactions, both contractual and non-contractual, no member of the board, management officer of the organization, or staff member of the project or families of either will derive any direct or indirect financial benefit from such transactions.

### **Community Housing Organization Capacity**

1. A community housing Proponent organization must demonstrate an ability to plan, develop and operate an affordable rental housing project. A Proponent's capacity will be assessed on the basis of its: experience and base of support; expertise through its directors and officers, staff, volunteers, partners and development team; and its organizational strength as indicated in the Proposal in terms of a development plan and long-term operational strategy.
2. A Proponent's collective experience is an indicator of its ability to manage an affordable rental housing project. Relevant experience includes: managing housing projects; developing a significant new project; ongoing experience managing multi-task or complex mandates; as well as partnerships with other organizations with this type of experience.

### Capital Assistance

1. Successful proponents will receive one-time limited capital assistance in the form of a **forgivable loan**. The funding amount will be determined using the criteria found in section 3, *Funding Incentive Criteria*. In return, the proponent agrees to provide affordable rental rates for an agreed upon term, at or below the maximum rental rate. **(See Rental Rates, Annex B, Page 22)**
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

1. In addition to funding provided through the Affordable Rental 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. Please explore the suite of programs available through CMHC which may assist this project:
  - [Funding Programs for New Construction and Renovation Projects | CMHC \(cmhc-schl.gc.ca\)](https://www.cmhc-schl.gc.ca/en/finance/financing-programs/new-construction-and-renovation-projects)
  - [Mortgage Loan Insurance Tools and Information | CMHC \(cmhc-schl.gc.ca\)](https://www.cmhc-schl.gc.ca/en/finance/financing-programs/mortgage-loan-insurance-tools-and-information)

### Housing/Project Design/Location

1. Designs are to be modest in terms of floor area and amenities. **(See Modesty Criteria, Annex A, Page 14)**
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 four (4) new affordable units**.
4. Funding will be available for a **maximum of 20 units per project**.
5. Projects containing less than 10 units must include at least one (1) unit which is accessible. Projects of 10 funded units or more must maintain a minimum of 10% accessible units. Financial contribution incentives are available to increase the number of accessible units beyond the minimum requirement. **(See Funding Incentive Criteria, Page 5)**
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.
8. Proponents must provide detailed information on the project's proximity to services and amenities as well as any aspects that would contribute to an [age-friendly community](#).

9. Housing projects that support the development of age-friendly communities enable Newfoundlanders and Labradorians, including older adults with disabilities, to age in place with dignity and autonomy. For example, housing projects that include accessible social or well-being multipurpose areas, inside and/or outdoors, contribute to age friendly design. To learn more about this approach, see [Our Province. Our Health. Our Future. A 10-Year Health Transformation: The Blueprint Implementation Recommendations from the Strategy Committees and Working Groups \(healthaccordnl.ca\)](https://healthaccordnl.ca), pages 36-51. Please contact the Affordable Housing Manager at arhp@nlhc.nl.ca or 709-853-0961 to discuss potential options for incorporating these elements, including related costs, within your project.

### 3. FUNDING INCENTIVE CRITERIA

The funding per unit is determined by the location of the project and its proximity to healthcare, as well as energy efficiency, accessibility and duration of affordability.

Geographical location impacts the capital cost of affordable housing projects as the value and availability of land, labour and materials vary throughout the province. Projects will start with a base funding amount per affordable housing unit as follows:

- St. John's Census Metropolitan Area (CMA)\* - \$140,000
- Island – Other Communities - \$125,000
- Labrador - \$155,000

Additional capital assistance is available to incentivize desired outcomes of successful affordable housing projects in the chart below. The Community Housing Sector Affordable Rental Housing Funding Self-Assessment tool can be found on our website [here](#), and be used to estimate project funding. The completed self-assessment must be submitted along with your project submission.

Incentive Criteria	Minimum and Incentive Thresholds	Financial Incentive
Duration of Affordability	Projects that commit to a longer period of affordable rents will receive additional financial incentives. How long will you agree to keep rents at affordable rates beyond the minimum of 25 years?	
	25 Years	\$0
	30 Years	\$10,000
Energy Efficiency	Projects that exceed Energy efficiency baseline targets will be eligible for financial incentives. Which of the following thresholds of energy efficiency will your project achieve? Please see Annex A section 8, Energy Efficiency for further information.	
	Minimum requirements of National Building Code 9.36	\$0
	10% improvement over Reference House modelled as per NBC 9.36	\$3,000

	20% improvement over Reference House modelled as per NBC 9.36	\$5,000
Accessibility	Projects must have a minimum of 1 unit, or 10% of funded units, be fully accessible, whichever is greater. Incentives are applied to all funded units in the project should you construct additional accessible units. How many accessible units will your project contain?	
	Greater of 1 per project or 10%	\$0
	One (1) accessible unit beyond the minimum	\$1,000
	Two (2) or more accessible units beyond the minimum	\$2,500
Proximity to Healthcare	Locating affordable housing units in proximity to healthcare amenities is key to creating thriving communities and providing clients the ability to age in place with access to care. What is the distance from your project to an acute care <a href="#">hospital or health centre?</a>	
	Greater than 50km	\$0
	Outside your community but within 50km via publicly maintained roads	\$5,000
	Within the same community or Census Metropolitan Area*	\$7,500

\*As defined by Newfoundland and Labrador Statistics Agency, map found [here](#)

#### 4. PROJECT SELECTION

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

1. Need and Demand – 20%
2. Financial Considerations – 25%
3. Technical Considerations – 20%
4. Respondent Capacity – 15%
5. Projects proximity to existing services and amenities – 20%

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. Preference may be given to proponents that own land already zoned for the applicable construction project.



The following forms are to be completed and submitted with your proposal	
<p><b><u>Annex D: Forms</u></b></p> <p>Community Housing Sector Application:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Contact/Proponent Information <i>Page 27</i></li> <li><input type="checkbox"/> Overview of Services in Community <i>Page 30</i></li> <li><input type="checkbox"/> Need &amp; Demand <i>Page 31</i></li> </ul> <p>Financial Considerations:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Preliminary Capital Cost Estimate <i>Page 33</i></li> <li><input type="checkbox"/> Capital Financing/Funding Sources <i>Page 34</i></li> <li><input type="checkbox"/> Operating Budget <i>Page 35</i></li> </ul>	<p>Technical Requirements:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Design Brief <i>Page 37</i></li> <li><input type="checkbox"/> Proposed Housing Project <i>Page 39</i></li> <li><input type="checkbox"/> Existing Building <i>Page 40</i></li> </ul> <p>Respondent Capacity:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Project Experience <i>Page 41</i></li> <li><input type="checkbox"/> Letter of Commitment <i>Page 42</i></li> <li><input type="checkbox"/> Completed Funding Self-Assessment Calculator</li> </ul>

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 sole and absolute discretion, to reject any or all proposals.

## 5. 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 as-is market value 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 that is free of all liens and addressed to NLHC.
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. Including but not limited to municipal building permit, Government Modernization and Service Delivery review of **NLHC approved drawings**, etc.
5. Provision of company name and registration number which will own and manage

the project. The company must be in good standing with the Department of Government Modernization and Service Delivery ([CADO - Companies and Deeds Online](#)).

### **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. Should the proponent not require financing, a letter from a financial institution confirming the availability of assets committed in the capital budget is required.
9. Copies of Commitments for any capital funding to be provided by other sources.
10. Final Capital Financing/Funding Sources document

### **Environment**

11. Phase 1 Environmental Site Assessment (ESA) as per Z768-01(current edition) for the site with letters of clearance from Government Modernization and Service Delivery and from the Department of Environment and Climate Change. The ESA must be completed by a registered site professional with the Province of Newfoundland and Labrador ([Impacted Sites Management - Environment and Climate Change](#)).

### **Design**

12. Concept drawings for NLHC preapproval, followed by detailed design drawings and specifications, including a completed copy of the required Checklist as provided by NLHC.

### **Other**

13. 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.

## **6. 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.
- Energy modelling and air tightness testing if required as per Annex A section 8, to be completed by certified energy advisor.
- **Construction must begin with three (3) months of receiving final funding approval.**

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 four (4) funding advances 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: 25% will be advanced upon confirmation that 75% of construction has been completed.
- 4<sup>th</sup> Advance: The final 25% 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. The policy must include a 30-day cancellation notice period, with NLHC listed as a loss payee. A completed Inspection report complete with photos and an NLHC provided checklist 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, SNL2018 CHAPTER R-14.2.

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.

## **7. PUBLICITY**

Please note that under the Affordable Rental Housing Program 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 the Affordable Rental Housing Program will be outlined in a Funding/Operating Agreement which successful proponents will sign if a final project commitment is received.

## **8. 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 Rental 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.

## **9. INNOVATIVE PROPOSALS**

NLHC may consider proposals which put forward innovative approaches for the development of Affordable Rental Housing which do not meet the specific guideline requirements for this Program. In the context of evolving affordable housing strategies, all interested parties are encouraged to contact the NLHC Manager of Affordable Housing at [arhp@nlhc.nl.ca](mailto:arhp@nlhc.nl.ca) or 709-853-0961 for discussions regarding any unique approaches for the creation of Affordable Rental Housing.

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## 1. General

### 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-B651-18 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*)

#### 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. 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 NLHC required Inspection Checklist. These documents will be provided by NLHC upon achieving final approval.

The NLHC required Inspection Checklist must accompany the final construction drawings.

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

## 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: Sod or hydro seed  
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***

### Building

Floors: 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.

Walls: 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

Doors: 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.

Electrical: Residential grade devices within suites.



### Residential Spaces

Bathrooms: Full bathroom (*toilet, sink/vanity and tub with shower*).

Kitchens: Stove (762 mm); Fridge (750 mm); Work Space (1.3m<sup>2</sup> minimum); No drawer less than 400 mm wide.

Dining Areas: Combined with living room or kitchen within suites.

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

**Note: Designated accessible units shall conform to CSA Standard CAN/CSA-B651-18- Accessible Design for the Built Environment**

### Unit Size

Dwelling Type	Bachelor	One-bedroom	Two-bedroom	Three-bedroom
<b>Apartments</b>	Minimum 28m <sup>2</sup> (300ft <sup>2</sup> )	Minimum 46m <sup>2</sup> (500ft <sup>2</sup> )	Minimum 65m <sup>2</sup> (700ft <sup>2</sup> )	N/A
<b>Row/Semi-detached</b>	Minimum 37m <sup>2</sup> (400ft <sup>2</sup> )	Minimum 46m <sup>2</sup> (500ft <sup>2</sup> )	Minimum 65m <sup>2</sup> (700ft <sup>2</sup> )	Minimum 89m <sup>2</sup> (950ft <sup>2</sup> )

*Note: All unit sizes are the net size of a unit, which is the area between finished walls.*

### Common Spaces

All common areas must be accessible to a person who uses a mobility device such as a wheelchair. Total common space in a project should not exceed 30% of the building area and may include:

Laundry: 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.

### 3. Accessibility

All projects must include a minimum of **one unit** for projects of 10 units or less, and **10%** of funded units thereafter, which is fully accessible to a person who uses a mobility device such as a wheelchair with an appropriately designed exterior space, kitchen, bathroom, entrance systems, bedroom and circulation space. **Refer to CAN/CSA-B651-18 Accessible Design for the Built Environment and Buildings Accessibility Act and Regulations of Newfoundland and Labrador for technical specifications for an accessible dwelling.**

In buildings with common areas, hallways or multi-floors, any interior or exterior common areas must be accessible to a person who uses a mobility device such as a wheelchair.

All self-contained residential units must provide an accessible entrance for a person who uses a mobility device such as a wheelchair. 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 a person who uses a mobility device such as a wheelchair.

### Technical Requirements

Accessibility shall conform to the standards of the Canadian Standard Association (CAN/CSA- B651-18) 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
- Refrigerator to be of French door style or freezer door on bottom
- 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.
- Windows:
  - Window sills no higher than 750mm from the floor, except where located above a counter.
  - Easy to operate opening and one-point locking system (operator and locking system to be no higher than 1200mm).
- 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.

### **4. Visitable Housing**

50% of units in the Affordable Housing Project must be **visitable**, while all units shall 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.

### Technical Requirements

The following features are required under the Affordable Housing Program. **Refer to CAN/CSA- B651-18 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 1600 mm wide on an accessible route.
- Landing at all entrances to be a minimum 1700mm x 1700mm 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.
- A clear turning area, 1700mm in diameter, for maneuvering of a wheelchair at entry
- Corridors shall be at least 1000 mm wide and have no level changes requiring steps
- A bathroom on the main floor with the following features:
  - Reinforced bathroom walls to provide a **future** installation of grab bars.
  - Lever-type handles on all faucets.
  - Door push and pull clearances
  - A clear turning area, 1700 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.
  - Visitable washrooms to have turning circle and required clearances as per B651.18 Section 6.2, "Washroom facilities".
- Kitchen area shall have the following features:
  - A clear turning area, 1700mm 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.
- Cabinets (kitchen and washroom)
  - D-pull handles (contrasting color)
  - Contrasting countertop
- Windows:
  - Easy to operate opening and one-point locking system (operator and locking system to be no higher than 1200mm)

- Floor finishes that are level, stable, firm, slip-resistant, produce minimal glare and are not heavily patterned – providing enhanced safety and comfort.

## 5. Universal Design Features

All units in the Affordable Housing Project, in addition to the required accessible unit(s), must include features of Universal Design. These features promote independent access for everyone, including people with limited mobility.

### Interior

- All doors to have lever-type handles.
- Bathroom features:
  - Reinforced bathroom walls to provide a **future** installation of grab bars.
  - Lever-type handles on all faucets.
- Kitchen features:
  - 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.
- Stairs (if applicable):
  - Contrasting treads and risers complete with visual texture installed at nosing
  - Handrails installed on both sides
- Cabinets (kitchen and washroom)
  - D-pull handles (contrasting color)
  - Contrasting countertop
- Windows:
  - Easy to operate opening and one-point locking system (operator and locking system to be no higher than 1200mm)
- 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 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.
- 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.

**Clearly describe all Visitable / Universal Design Housing features on Design Brief form, Annex D Page 37**

## 6. 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 Structural Report, completed by those deemed technically competent as outlined in section 4, and Architect stamped drawings will be required for all conversion projects. A Phase I Environmental Site Assessment (ESA) as per Z768-01 (current edition) will be required for all conversion projects. The ESA must be completed by an Environmental Consulting Firm with a Registered Site Professional. NLHC reserves the right to establish such terms and conditions with regard to conditional funding allocations for conversion projects.

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 a person who uses a mobility device such as a wheelchair.
- All units must be self-contained, 50% of which must be visitable by a person who uses a mobility device such as 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)**

## 7. 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 structural assessment of the existing building would have to be completed. As well, construction drawings should detail any required fire and life safety upgrades.

## 8. Energy Efficiency

All projects must achieve a minimum standard of energy efficiency as per section 9.36 latest edition of the National Building Code.

The following are the technical requirements:

- Exterior walls RSI 3.87 (R22) Labrador RSI 4.23 (R24)
- Attic Insulation RSI 9.16 (R52) Labrador RSI 10.57 (R60)
- Attic Hatch RSI 2.64 (R15)
- Foundation Walls RSI 3.5 (R20)
- Air Tightness 2.5 ACH
- Crawl Spaces Unheated – Floors RSI 5.46 (R31)
- Slab on Grade – Foundation wall RSI 1.98(R12) Floor Slab RSI 2.84(R16)
- Windows and Exterior Doors to meet NAFS (North American Fenestration Standard) for geographical location as per latest edition of NBC
- HRV units to be installed in all units; units to be Energy Star rated and eligible for Takecharge HRV rebate.
- All appliances shall be Energy Star Certified.

### Energy Efficiency Incentive Upgrades

- If the proponent has chosen to complete energy efficiency incentive, energy modelling must be completed as per section 9.36 latest edition of the National Building Code of Canada and submitted with final drawings.
  - Energy modelling to clearly indicate percentage better than reference house.
  - If energy modelling indicates Air tightness as an energy upgrade, energy evaluation complete with air tightness testing to be conducted after construction and submitted prior to final payment.
  - Energy modelling and air tightness testing to be completed by certified energy advisor.
- Energy modelling is not required if proponent is not applying for energy efficiency incentive.
- Energy Efficiency incentive consists of building envelope upgrades only, (i.e. Increased insulation, increase air tightness, high performance windows, etc.). Heat pumps can be installed as a secondary heat source however will not qualify for energy efficiency incentive.
- **For Part 3 construction**, professionals with energy modelling experience such as a Professional Engineer, Architect, Certified Engineering Technologist (CET) or Certified Energy Manager (CEM).
- **For Part 9 construction**, a Residential Energy Advisor accredited by Natural Resources Canada, or equivalent"

## 9. Environmental

- All projects require a Phase I Environmental Site Assessment as per Z768-01 (current edition), completed by an Environmental Consulting Firm with Registered Site Professionals ([Impacted Sites Management - Environment and Climate Change](#)).

- To support carbon reduction and environmental sustainability, all newly constructed units should incorporate a zero-carbon heating system (oil-fired furnace systems not permitted). Exceptions may only be permitted for:
  - Units constructed in a community reliant on diesel generation where electrical capacity is not available.
  - Renovated buildings/structures with an existing oil-based heating system.

## Rental Rates

- ▶ To ensure affordability for households with lower incomes, units funded through this initiative will have rents set at or below the maximum monthly rental rates which have been approved for the Community Housing sector projects.
- ▶ The maximum monthly rental rates are established by NLHC, based upon the rental market reports developed annually by Canada Mortgage and Housing Corporation (CMHC).
- ▶ NLHC rental rates will be revised annually and made available at [www.nlhc.nl.ca](http://www.nlhc.nl.ca) within 30 days of publication by CMHC.
- ▶ 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.

Maximum Monthly Rental Rates-Community Housing Sector				
Area	Bachelor	1 Bedroom	2 Bedrooms	3 Bedrooms
<b>St. John's CMA</b>	\$585	\$645	\$775	\$740
<b>Island - Other Areas</b>	\$575	\$620	\$705	\$725
<b>Labrador</b>	\$585	\$645	\$775	\$740
<b><i>Note: Rents do not include heat, light or hot water; however, they do include the provision of a fridge and stove.</i></b>				



### **Affordable Housing Definitions**

- ▶ The following definitions shall apply to the Affordable Rental Housing, Community Housing 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 – B651-18 “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 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 project completion as established by NLHC, 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 Program. 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.

**Community Housing Organization**

An organization that is formed for the purpose of serving a public benefit and is shall include housing projects initiated by Indigenous Organizations, Housing Co-Operatives, Registered Charities, Non-Profit Organizations registered under the Canada Not-for-profit Corporations Act and Provincial Corporations Without Share Capital.

**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 \$38,000, 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 at which eligible units may be rented to eligible households. Rates are established by NLHC based upon the rental market reports developed annually by Canada Mortgage and Housing Corporation.

**Newcomers**

Immigrants or refugees who have been in Canada for a short time, usually less than 5 years.

**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 18.

**Visitability**

Visitability is an approach to Universal Design in housing and includes a basic level of accessibility. VISIBLE homes provide access on the main level for everyone. Essential features of a VISIBLE unit include i) a level no step entry ii) wider doors throughout the entrance level and iii) a washroom on the main floor with a 1700mm turning radius and clear route to the toilet at least 920 mm wide. The VISIBLE entrance has:

- (a) no step at the door;

- (b) a clear opening that complies with Clause 5.2.1 of the **CAN/CSA B651-18** and
- (c) a threshold that complies with Clause 5.2.6 of the **CAN/CSA B651-18**

## Community Housing Sector Application

### 1. Contact Information

Name of Organization:	Contact Person:																							
Mailing Address:																								
Phone Number:	Company Registration Number:																							
E-Mail:	Date of Incorporation:																							
Name of Company Owner:																								
Number of residential rental properties currently owned and operated by the proponent? <div style="border: 1px solid black; width: 50px; height: 20px; float: right; margin-top: 5px;"></div>																								
<b>OVERVIEW OF RENTAL PROPERTIES CURRENTLY OWNED BY PROPONENT</b>																								
<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: black; color: white;"> <th rowspan="2" style="width: 40%;">Location</th> <th rowspan="2" style="width: 10%;">Number of Units</th> <th colspan="3" style="width: 50%;">Target Population Indicate if:</th> </tr> <tr style="background-color: black; color: white;"> <th>Individual</th> <th>Family</th> <th>Other</th> </tr> </thead> <tbody> <tr><td style="height: 40px;"></td><td></td><td></td><td></td><td></td></tr> <tr><td style="height: 40px;"></td><td></td><td></td><td></td><td></td></tr> <tr><td style="height: 40px;"></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>		Location	Number of Units	Target Population Indicate if:			Individual	Family	Other															
Location	Number of Units			Target Population Indicate if:																				
		Individual	Family	Other																				
Does the proponent have any previous experience in the construction of a multi-unit housing project? <div style="text-align: right; margin-top: 5px;"> <input type="checkbox"/> Yes   <input type="checkbox"/> No         </div>																								
If yes, please provide location of project and number of units constructed:																								
Location:	Number of Units Constructed:																							

<b>Describe the Proponent organization's experience in owning and managing housing projects.</b>
<b>Provide a description of the Proponent organization's directors, staff, volunteers (i.e., numbers, experience, etc.), as well as a copy of the most recent Annual Report, including the most recent Financial Report.</b>
<b>Describe any formal relationships the Proponent has with other community groups and/or federal/provincial/municipal government departments/agencies.</b>

**List any financial commitments from other community groups and/or federal/provincial/municipal government departments/agencies for the development or operation of the proposed Affordable Housing project.**


**Describe the Proponent organization's history and future goals.**


**Overview of the existing services and amenities as well as aspects that contribute to an age-friendly community.** (Medical services (document distance), financial institutions, retail & recreation facilities etc.)

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



## Need and Demand

### 1. Overview of Existing Affordable Housing

Please refer to the most current NLHC rental housing portfolio ( <a href="https://www.nlhc.nl.ca/wp-content/upads/2025/06/Rental-Housing-Portfolio-March-2025.pdf">https://www.nlhc.nl.ca/wp-content/upads/2025/06/Rental-Housing-Portfolio-March-2025.pdf</a> ) for an overview of existing affordable housing by community within the province.																	
Name of Community for Location of Proposed Project:																	
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Existing Affordable Housing Units</th> <th style="text-align: center;">Number of Units</th> </tr> </thead> <tbody> <tr> <td>NLHC Portfolio</td> <td></td> </tr> <tr> <td>Rent Supplement</td> <td></td> </tr> <tr> <td>Affordable Housing Approved</td> <td></td> </tr> <tr> <td>Community Based Housing</td> <td></td> </tr> <tr> <td>Co-op Housing</td> <td></td> </tr> <tr> <td><b>TOTAL:</b></td> <td></td> </tr> </tbody> </table>		Existing Affordable Housing Units	Number of Units	NLHC Portfolio		Rent Supplement		Affordable Housing Approved		Community Based Housing		Co-op Housing		<b>TOTAL:</b>		What is the vacancy rate within this existing housing?          Identify the geographic area or communities to be served by this proposed project:	
Existing Affordable Housing Units	Number of Units																
NLHC Portfolio																	
Rent Supplement																	
Affordable Housing Approved																	
Community Based Housing																	
Co-op Housing																	
<b>TOTAL:</b>																	
Indicate the target populations to be served by the proposed projects. If more than one, please check all that apply.																	
<input type="checkbox"/> Seniors <input type="checkbox"/> Young Adults	<input type="checkbox"/> Indigenous Peoples <input type="checkbox"/> People with Disabilities	<input type="checkbox"/> Newcomers <input type="checkbox"/> People Experiencing Homelessness	<input type="checkbox"/> Women Fleeing Domestic Violence <input type="checkbox"/> Other														
The Maximum Income Limit for any households served under this program is \$38,000																	

### 2. Existing Rental Rates in Your Community

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

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

### 3. Demographics

For information on demographics, please see references found at: Community Accounts: <a href="http://www.communityaccounts.ca">www.communityaccounts.ca</a> Stats Canada <a href="https://www12.statcan.gc.ca/census-recensement/index-eng.cfm">https://www12.statcan.gc.ca/census-recensement/index-eng.cfm</a>				
<b>Population</b>	<b>Male</b>	<b>Female</b>	<b>Non-binary Person</b>	<b>Total</b>
All Ages				
Target Group				
<b>Dwelling Type</b>		<b>Number</b>		
Detached House				
Apartment Building				
Other				
Total:				
Provide a brief description of the rental housing market in your community:				
Additional information to support the current or future need for this project may be found at:				
<ul style="list-style-type: none"> <li>a) Statistics Canada @ <a href="http://www.statcan.gc.ca">www.statcan.gc.ca</a></li> <li>b) Government of Newfoundland and Labrador Division of Economics <a href="https://www.gov.nl.ca/fin/economics/">https://www.gov.nl.ca/fin/economics/</a></li> <li>c) CMHC Publications and reports, Housing Market Information, Rental Markets Reports @ <a href="http://www.cmhc-schl.gc.ca">www.cmhc-schl.gc.ca</a></li> <li>d) Newfoundland and Labrador Housing and Homelessness Network @ <a href="http://www.nlhnn.org">www.nlhnn.org</a></li> </ul>				
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

### 1. Preliminary Capital Cost Estimate

	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 (Special)	
<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>		
<b>Do you own land for this project?</b>		<input type="checkbox"/> YES <input type="checkbox"/> NO
<b>Has this land been zoned for residential development?</b>		<input type="checkbox"/> YES <input type="checkbox"/> NO
<b>Development Location Civic Address</b>		

**2. Capital Financing/Funding Sources**

<b>Permanent Loans/Mortgages</b>	<b>Total Financing/Funding</b>	<b>Interest Rate</b>	<b>Term/Amortization</b>	<b>Annual Debt Service</b>	<b>Commitment Date</b>
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>	\$				

*Note:*

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

*\*Should equal Total Estimated Capital Cost on previous Page 33*

**3. Operating Budget**

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

<b>ESTIMATED ANNUAL EXPENSES</b>	<b>YEAR 1</b>	<b>YEAR 2</b>	<b>YEAR 3</b>	<b>YEAR 4</b>	<b>YEAR 5</b>
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)					

<b>Project Operation:</b>	
Outline your organizations long-term operating plans, including any financial contributions from other sources:	
<b>Please answer Yes or No to the following:</b>	
Are you aware that no on-going operating funds are available through Affordable housing and your organization must demonstrate an ability to operate the project, including maintenance and building repair?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## 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:	<i>(e.g. access roads, water &amp; sewer service, parking and walkways)</i>
Building Architype:	<i>(e.g. Row housing, Over/Under, Duplex, Apartment Building, etc..)</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.) <b>Applies to at</b></i>

	<b><i>least one unit</i></b>
Universal/Visitab le Design Features	<i>(e.g level no step entrance, accessible bathroom, wide interior doors, etc.)</i> <b><i>Applies to all other units besides the accessible unit.</i></b>
Energy Efficiency Features	<i>(Energy efficiency requirements as per the latest edition of the National Building Code.)</i>



## 2. Proposed Housing Project

Please complete the following:	
Do you own the site/building? <input type="checkbox"/> Yes <input type="checkbox"/> No	If no, who is the registered owner?
Describe the site topography. Is it a level or sloping site? Also, ability to accommodate Universal Design requirements of a level, no step entrance.	
What is the current zoning designation?	Is rezoning required? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any encumbrances, liens, charges or assessments currently on title application to the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Provide details:
Has an environmental assessment been completed? <input type="checkbox"/> Yes <input type="checkbox"/> No <b>(If yes, provide a copy with your proposal submission)</b>	
How many affordable rental housing units are planned for the project?	
Will the project include any market rental units in addition to the proposed affordable housing units? If yes, how many?  <input type="checkbox"/> Yes <input type="checkbox"/> No	How many years will you agree to maintain affordable rents?  <input type="checkbox"/> 25 years <input type="checkbox"/> 30 years
How many accessible affordable housing units will be included?	
Indicate what type of development is planned. <input type="checkbox"/> New construction <input type="checkbox"/> Addition to an existing residential structure <input type="checkbox"/> Conversion from non-residential to residential use <input type="checkbox"/> Other	What type of building form is being considered? <input type="checkbox"/> Semi-detached <input type="checkbox"/> Row Housing <input type="checkbox"/> Apartment Building <input type="checkbox"/> Stand Alone <input type="checkbox"/> MURB (Multi-unit Residential Building- Over/Under configuration)
Gross area of building:	What is the distance to an acute care <a href="#">hospital or health care centre</a> ?  <input type="checkbox"/> Same Community or CMA <input type="checkbox"/> Within 50KM <input type="checkbox"/> Greater than 50KM

Provide Estimated Size of Units:		
Type of Unit	Number of Units	Area Per Unit (M <sup>2</sup> )
Bachelor		
One-bedroom		
Two-bedroom		
Three-bedroom		

Estimated construction timeframe in months:	Which thresholds of energy efficiency will your project achieve? <input type="checkbox"/> NBC Minimum <input type="checkbox"/> 10% Improvement <input type="checkbox"/> 20% Improvement
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### 3. 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:
<p align="center"><b>Provide a Structural Report on the Building (See Technical Standards, Conversion of Existing Buildings, Annex A, Page 19)</b></p>		

## Respondent Capacity

### 1. 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 Program**

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, Community Housing 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.

Respectful Workplace: Persons doing business with NLHC (proponents and their representatives) agree to adhere to NLHC policies, including the *Harassment Prevention Plan/Respectful Workplace Policy*.

Proponent's legal name:

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