

CALL FOR APPLICATIONS (CFA)

Proposal Development Funding Program 2022

APPLICATION SUBMISSION

1. Submission Deadline: No later than 4:30pm (Winnipeg time) on September 30, 2022.
2. Address to which applications must be mailed or delivered:

Proposal Development Funding Program
Call for Applications 2022
Manitoba Housing
200-352 Donald St.
Winnipeg, MB R3B 2H8
Attention: PDF Coordinator

3. The Applicant's name and return address should appear on the face of the envelope.

Address to which applications can be e-mailed: housingprograms@gov.mb.ca
Please note, the maximum e-mail size is 10 megabytes.

4. All applications will be acknowledged. Mailed or delivered applications will be acknowledged by phone. E-mail applications will be acknowledged by return e-mail.
5. Failure to submit a complete application by the deadline will result in disqualification from this application call.

Please note: Manitoba Housing approval of a PDF loan commitment does not include any commitment to, or promise of, capital funding contributions or any other form of support from Manitoba Housing.

Enquiries:

If an applicant finds errors, discrepancies or omissions in the CFA documents he/she must notify the PDF Coordinator, of the error, discrepancy or omission as soon as possible. Enquiries or questions regarding this CFA shall be directed to the PDF Coordinator, at the above mailing address or via e-mail at housingprograms@gov.mb.ca

How to Apply for Proposal Development Funding Program

Before You Apply

Carefully read the Program Information and Guidelines section below to fully understand eligibility criteria, application requirements, and evaluation process.

Call Manitoba Housing if you need clarification before you submit your application.

How to Apply

Step 1: Complete the application form provided. One application is required for each project, but proponents may submit more than one application. Answer every question. If an answer or the whole application is considered incomplete by Manitoba Housing, the application may not be considered further. Please see **Appendix B: Submission Requirements** for other required documentation.

Step 2: Send completed application and supporting documents before the submission deadline – 4:30pm (Winnipeg time) on September 30, 2022.

After you Apply

Only complete applications will be considered.

Applications which are incomplete will be returned to the applicant and will not be considered further.

Applications that meet the program criteria outlined in the CFA will be prioritized to the degree to which they meet the program criteria and Manitoba Housing principles. The number of applications selected will depend on available program funds.

Manitoba Housing staff will contact the applicants selected to discuss program details and review program procedures.

Program Information and Guidelines

What is the Proposal Development Funding Program?

Manitoba Housing's Proposal Development Funding (PDF) program provides interest-free loans of up to \$75,000 to help offset expenses incurred during the development of an affordable housing project proposal. A PDF loan can assist your organization to engage the professional services required to help bring your affordable housing proposal to the financing stage. PDF loans are repayable if a project secures a financing commitment but may be forgiven if the project does not advance to construction.

Who is eligible?

Private non-profit corporations and non-profit co-operative housing associations that plan to develop affordable housing.

- Consultants, developers, municipal governments and other public agencies are not eligible for PDF loans.

What housing projects are eligible?

To be eligible for PDF loan assistance, housing proposals must target the creation of new affordable housing for low to moderate-income households in Manitoba for one or more of the following vulnerable populations:

- Women and Children fleeing family violence
- People experiencing homelessness
- Youth exiting care
- Indigenous Peoples
- Persons with disabilities
- Those dealing with mental health and addiction issues
- Veterans
- Lone parent families
- New Canadians

Proposed projects must also:

- Be comprised of a minimum of three units or beds;
- Be developed under any one of, or combination of, the following methods:
 - new construction;
 - conversion from non-residential to residential housing;
 - rehabilitation of vacant, derelict residential buildings.
- Target rental or cooperative housing (but not nursing homes and other long-term care facilities, hostels, shelters, crisis care facilities, or any other project which does not provide affordable housing for a tenure of at least 6 months).
- Provide a minimum 20 percent of units in the housing development that meet the Affordable Housing Criteria outlined below for a period of at least 20 years.
- Ensure each affordable housing unit is self-contained with its own keyed entry door, and is either:

- Rented or leased for a period of not less than one month or;
- Occupied by a client of a program which plans to house them for at least a 6 months.
- Be located in Manitoba. Projects located on designated First Nation communities are ineligible.
- Meet Manitoba Housing's [Accessibility and VISIBLE Housing Guidelines for Residential Units](#).
- Meet [Efficiency Manitoba's – New Buildings Program](#) requirements for efficiency.

What is affordable housing?

Project proposals must target the development of affordable housing. In order to be considered 'affordable', housing units must meet the following **Affordable Housing Criteria**:

- Affordable housing units must rent to households who meet the Program Income Limit (PIL) for affordable housing at the time of initial occupancy. PILs are reviewed annually and published on the Housing and Community Development website at <https://www.gov.mb.ca/housing/progs/pil.html>
- Affordable housing units must provide rents that are set at or below Manitoba Housing's established Affordable Rent levels. Affordable Rents are reviewed annually by Manitoba Housing and are published on the Housing and Community Development website at <https://www.gov.mb.ca/housing/progs/pil.html>

What expenses are eligible?

ELIGIBLE

PDF loans may be used to help offset costs associated with the following proposal development activities:

- project drawings and specifications
- land surveys, soil tests, environmental site assessments
- business planning
- detailed need and demand, and market analyses
- cost estimating
- marketing
- geothermal feasibility studies
- Goods and Services Tax (G.S.T.)
- other Manitoba Housing-approved expenses which are directly related to the development of the project proposal

INELIGIBLE

The following activities are ineligible under the Program:

- Expenses incurred for activities undertaken before a PDF loan commitment with Manitoba Housing, including preparation of the PDF loan application.
- Expenses related to work performed directly by and charged to the applicant or its employees to advance the project.
- Expenses related to construction activities, including site preparation or any other hard construction cost.

- Purchase of land.
- Operating expenses of the PDF loan applicant.
- Expenses that are not related to the development of the affordable housing project proposal.

How is project funding amount determined?

The maximum PDF loan is \$75,000.

Manitoba Housing may tailor the PDF loan to meet specific situations. PDF loans less than the amount requested may be offered. The actual amount of the loan depends on:

- nature of the proposal
- size and complexity of the project
- cost of work required to carry out the eligible activities
- availability of funds
- other factors as determined by Manitoba Housing on a case by case basis

PDF loans are not intended to cover all costs associated with developing a project to the financing commitment stage. Applicants are expected to contribute to the development costs.

What are the conditions of the PDF loan?

Applicants approved for a PDF loan must enter into a loan agreement with Manitoba Housing. The PDF loan agreement sets out the terms and conditions of the loan including but not limited to the PDF loan amount, eligible expenses, reporting requirements, and loan repayment.

PDF loans are secured by way of a loan agreement that must be executed by the signing officers of the non-profit organization. A resolution of the board of directors approving acceptance of the PDF loan and authorizing the signing officers to execute the loan agreement must be provided.

PDF loans are interest-free and must be repaid from the first advance of the mortgage loan when provided by an approved lender. If Manitoba Housing approves a capital funding contribution toward the project the PDF loan shall be repaid as part of the Manitoba Housing capital funding commitment.

Successful applicants must submit quarterly reports on a prescribed Manitoba Housing reporting form which outlines such items as activity since the last report, activities planned and costs anticipated before the next reporting period, potential project risks, anticipated scope changes, etc.

Manitoba Housing reserves the right to direct use of PDF loan monies, or to make PDF advances contingent upon certain conditions, depending on progression and/or status of the project.

If, for any reason a proposal does not proceed to commitment, or if a proposal is committed and is subsequently cancelled before the first mortgage advance, any unexpended portion of the loan is to be immediately returned by the applicant to Manitoba Housing.

In the event the proposed project proceeds to construction but does not meet the Affordable Housing Criteria identified above, the PDF loan is immediately repayable to Manitoba Housing.

In the event the project proceeds to construction in a form that substantially differs from that originally proposed in the PDF application, the PDF loan is immediately repayable to Manitoba Housing.

If the approved PDF loan applicant does not receive a project financing commitment within three years of the original commitment of the PDF loan, the project may be considered abandoned and the expended portion of the loan may be forgiven.

PDF loan applicants are solely responsible for their own costs and expenses in preparing their PDF application.

Manitoba Housing approval of a PDF loan commitment does not guarantee a capital funding contribution or any other form of support from Manitoba Housing.

How are applications evaluated and selected?

1. Only complete applications which meet the submission guidelines will be considered.
2. Applications which meet the submission guidelines will be assessed to confirm they meet Program criteria as detailed in this CFA.
3. Applications will be evaluated and scored based on the following criteria:
 - Applicant Capacity
 - Project Concept
 - Project Delivery Plan
 - Market Analysis
 - Site Details
 - Financial Data
 - Operations and Service Delivery Plan
 - Risk Management Plan
 - Community Support
4. Applications must meet a minimum score in each category in order to be considered for funding. Manitoba Housing may set conditions for approval or provide the opportunity to provide additional information.
5. Funding will be disbursed base on ranking score (i.e. highest ranking application will receive the first loan) until available funds or the approved of applications is exhausted. Should there be a “tie”, the application received first will receive the loan.

How are loans advanced?

Successful PDF loan applicants will be entitled to claim eligible expenses to Manitoba Housing for reimbursement on a monthly basis. To be eligible for PDF loan advances, the successful applicant must enter into a PDF loan agreement with Manitoba Housing.

All claims must be submitted on the prescribed Manitoba Housing claim form and in all cases the claim must be supported by invoices or receipts for eligible expenses. All payments will be

made directly to the approved applicant.

Questions?

For more information on the PDF program please e-mail us at housingprograms@gov.mb.ca to the attention of the PDF Program Coordinator.

Appendices

- Appendix A: Application Form
- Appendix B: Submission Requirements