



**NEGOTIATED REQUEST FOR PROPOSAL:
CREATING OPPORTUNITIES FOR AFFORDABLE
HOMEOWNERSHIP VIA HOMEBUYER ASSISTANCE**

NRFP #: HDB2021 - 001
Issued By: Manitoba Housing
Issue Date: October 7, 2021
Submission Deadline: November 17, 2021
4:00 p.m. Central Time

Proposals should be enclosed in a sealed package addressed to:

Housing Delivery Branch
Attention: Harnet Weldihwet
NRFP Coordinator
Manitoba Housing
100 – 352 Donald Street (Payments Office)
Winnipeg, MB R3B 2H8

The NRFP #, Submission Deadline, and the Proponent's name and return address should appear on the face of the package.

Table of Contents

1.0	INTRODUCTION.....	1
1.1	Background	1
1.2	Definitions.....	1
2.0	PROGRAM DETAILS.....	3
2.1	Objective	3
2.2	Eligible Proponents	3
2.3	Program Activities	3
2.4	Program Eligibility Criteria.....	3
2.5	Home Eligibility.....	4
2.6	Program Implementation Schedule.....	5
2.7	Financial Assistance and Conditions	5
3.0	INSTRUCTIONS TO PROPONENTS.....	6
3.1	Submission Address and Deadline	6
3.2	Proposal Inquiries	7
3.3	Addenda	7
3.4	Proposal Format.....	7
3.5	Proposal Content	7
3.6	Proposal Conditions	10
3.7	Amendment or Withdrawal of Proposal	13
4.0	PROPOSAL EVALUATION AND SELECTION.....	14
4.1	Evaluation Committee	14
4.2	Evaluation Process	14
4.3	Mandatory Requirements.....	14
4.4	Evaluation Criteria.....	15
4.5	Acceptance of Proposal	19
4.6	Estimated Timetable	19
4.7	Clarifications.....	19

APPENDICES:

APPENDIX "A": SUBMISSION FORM

APPENDIX "B": CONFLICT OF INTEREST POLICY AND GUIDELINES

1.0 INTRODUCTION

1.1 Background

Manitoba Housing (legally known as The Manitoba Housing and Renewal Corporation) strives to enhance the quality of life of Manitobans by providing access to safe and affordable housing throughout the province for low- and moderate-income families. Manitoba Housing delivers a range of program and service delivery options across a continuum of housing needs.

While the opportunity to own a home is important to many Manitoba families, housing market conditions have placed homeownership out of the reach of many households. In order to help low- and moderate-income families' access homeownership and build equity, Manitoba Housing offers homeownership assistance, often through partnerships with community organizations.

Manitoba Housing is seeking Proposals from qualified organizations that are interested in creating homeownership opportunities for low- to moderate-income families in Manitoba. As part of the Canada-Manitoba bilateral agreement under the National Housing Strategy, Manitoba Housing is prepared to provide up to \$1,000,000 in total financial assistance as part of this Negotiated Request for Proposals (NRFP).

This NRFP is intended to provide financial assistance that supports the acquisition of homes by Eligible Homebuyers by providing down payment and/or closing cost assistance.

All Proponents selected through this NRFP are expected to begin program delivery within three months of Manitoba Housing's funding approval and all Proponents must complete program delivery and reporting within two years of Manitoba Housing's funding approval. More information on program delivery timelines can be found in Section 2.6.

Due to the tight funding deadline, Manitoba Housing's preference is to work with more than one Proponent to help ensure funding is delivered within the allowable timeframes.

A competitive selection process is being used to ensure that the most appropriate, sound and cost-effective Proposals are selected. Further details on the selection process can be found in Section 4 of this NRFP.

1.2 Definitions

For the purpose of this NRFP:

- **“Accepted Proponent”** means a Proponent whose Proposal provides high value in meeting the Evaluation Criteria and is selected to receive a Conditional Allocation from Manitoba Housing.
- **“Conditional Allocation”** means a specified amount of funding reserved by Manitoba Housing on a conditional basis for an Accepted Proponent.

- **“Dependent”** A person under the age of 22, or a person under the age of 26 who is registered in full time study, or a person of any age who is recognized as a dependent of someone in the household for income tax purposes.

However, household income includes all income from persons 18 and over with an income source that will be residing at the home.

- **“Eligible Homebuyer”** means a household with a dependent(s), where total household income is at or below the Second Quintile of Family Income (2QFI) for Manitoba (See definition below) and where the household does not currently own a home or have any vested or beneficial interest in a residential property.
- **“Evaluation Committee”** means the group of individuals brought together by Manitoba Housing for the purpose of assessing how well the Proposals meet the Evaluation Criteria.
- **“Evaluation Criteria”** means those criteria against which Proposals will be assessed to determine how well they meet Manitoba Housing’s requirements.
- **“Financial Assistance”** means a one-time financial contribution through a forgivable loan that will be provided by Manitoba Housing to an Eligible Homebuyer through the administration of an Accepted Proponent.
- **“First-time Homebuyer”** means a prospective homebuyer who has not owned a home within the past five (5) years.
- **“Home”** means a residential unit proposed to be sold to Eligible Homebuyers through the assistance of a Proponent responding to this NRFP.
- **“Mandatory Requirements”** means the minimum elements that a Proposal must contain in order to receive further consideration, as set out in Section 4.3.
- **“Negotiated Request for Proposals” or “NRFP”** means this Negotiated Request for Proposals package in its entirety, inclusive of all schedules and appendices and all addenda that may be issued by Manitoba Housing in respect of the NRFP.
- **“Proponent”** means a non-profit or for-profit corporation, or any other legal entity that submits a Proposal to Manitoba Housing in response to this NRFP. This may include municipalities, private and public/municipal non-profit housing corporations, condominium corporations, and private developers. Submissions from individual persons/households are ineligible.
- **“Proposal”** means a written submission by a Proponent in response to this NRFP, which includes all of the documentation necessary to satisfy the submission requirements of the NRFP.
- **“Second Quintile of Family Income (2QFI) for Manitoba** An income quintile is a measure of neighbourhood socioeconomic status. It is derived by dividing the population into five income groups so that approximately 20% of the population is

in each group. The second quintile is the second lowest income group. The current upper income limit of 2QFI in Manitoba is \$84,600.

- **“Shall”** and **“Must”** denote a requirement that Manitoba Housing regards as mandatory. If a Proposal does not contain or comply with a Mandatory Requirement, the Proposal will be rejected and not evaluated further.
- **"Submission Deadline"** means the date and time set out on the title page of this NRFP or any amendment to that date and time made by Manitoba Housing by way of addendum to that date and time.
- **“Will”** or **“Should”** denote a requirement that Manitoba Housing regards as an important objective. Failure of a Proponent to acknowledge the requirement and affirm its ability to meet the requirement will result in a reduced rating in the evaluation of the Proposal.

2.0 PROGRAM DETAILS

2.1 Objective

The objective of this NRFP is to increase access to homeownership for low- and moderate-income families in Manitoba.

2.2 Eligible Proponents

Eligible Proponents include municipalities, private and public/municipal non-profit housing corporations, condominium corporations, community non-profit groups, and private developers. Submissions from individual persons/households are ineligible.

Proposals may target newly acquired housing Projects anywhere in Manitoba, with the exception of recognized or designated First Nation communities. Priority will be given to Proponents that will deliver homeownership opportunities in northern, rural and remote regions of Manitoba.

2.3 Program Activities

Successful proponents will be expected to deliver the following services:

- Conduct outreach and in-take of potential program participants
- Assess and select potential participants according to program criteria listed in Section 2.4.
- Provide homebuyers' education and resources to adequately prepare participants for homeownership
- Facilitate the purchase of the home to the Eligible Homebuyer.
- Submit requests to Manitoba Housing for down payment and/or closing funding on behalf of program participants

2.4 Program Eligibility Criteria

Accepted Proponents must facilitate the purchase of each home to an Eligible Homebuyer. An Eligible Homebuyer:

1. Must have a total household income at or below the upper limit of the Second Quintile of Family Income (2QFI) for Manitoba.

Total income includes wages and salaries, net income from self-employment, investment income, retirement pensions, and miscellaneous income such as alimony or government transfer payments of all household members 18 years of age and older. Manitoba Housing will provide a complete list of income sources that constitute total income to successful proponents.

2. Must not currently own a home or have any vested or beneficial interest in a residential property.
3. Must be a First-Time Homebuyer.
4. Must be a household with dependents.
5. Must qualify for a mortgage from a *National Housing Act* approved lender with an initial term not less than five (5) years. Exceptions may be made on a case-by-case basis.

2.5 Home Eligibility

In order for a Home to be eligible for the program it must be:

1. A home with two or more bedrooms.
2. Sold/purchased at fair market value with a maximum purchase price of \$275,000. Manitoba Housing may make exceptions to the above stated maximum purchase price based on average selling price in the community.
3. Affordable for households with pre-tax incomes no greater than the current upper income limit of 2QFI in Manitoba (based on sale/purchase price).
4. Located in Manitoba with the exception of recognized or designated First Nations communities.
5. Must be real property, as opposed to personal property such as mobile homes.
6. Adequate for the homebuyer's needs "as is" and not require any major repairs to correct deficiencies which represent a threat to health or safety of the occupants, or cause financial hardship to the homebuyer.

Homes may be detached, semi-detached, duplexes, attached, or condominium units and each home must be comprised of two or more bedrooms.

Homebuyers may elect to access additional mortgage financing to complete minor upgrades to the home subject to Manitoba Housing approval. Manitoba Housing reserves the right to inspect properties to ensure compliance with the program criteria.

Projects and activities not eligible under this NRFP include (a) rental housing, (b) Projects which do not provide owner-occupied housing, and (c) Projects/properties/home that have already secured a financial commitment from Manitoba Housing. **Manitoba Housing will not provide Financial Assistance to support the conversion of housing units that are currently leased at or below Manitoba Housing’s current applicable Affordable Housing Rental Program Rents to owner-occupied housing, except in appropriately documented special circumstances deemed satisfactory at Manitoba Housing’s sole discretion.**

2.6 Program Implementation Schedule

In order to meet the deadlines associated with funding made available through this NRFP, Manitoba Housing is seeking Proposals that demonstrate an ability to meet the following milestones:

Program Milestone	Timeframe
Program Commitment/Start	No later than January 15, 2022
All Financial Assistance Cash Flowed and Reported	No later than March 21, 2023

Proponents must demonstrate progress toward this deadline by reaching milestones in an approved schedule. **Due to funding deadlines, Proponents that do not reach milestones in a timely manner may result in Manitoba Housing withdrawing all or a portion of its funding commitment.**

2.7 Financial Assistance and Conditions

A one-time financial contribution is available to Eligible Homebuyers through a fully forgivable loan that does not have to be repaid if terms and conditions are met. The forgivable loan can be used for:

1. Down payment assistance not to exceed ten (10) per cent of the maximum home sale price as set out in Section 2.5 of this NRFP.

The minimum down payment for mortgages is five (5) per cent. Where a higher down payment assistance is requested, funding applications will be required to explain why a greater percentage down payment is needed and its impact on enhancing affordability for targeted household.

2. Closing/legal costs up to a maximum of \$1,750 per household.

Accepted Proponents must enter into a legal agreement with Manitoba Housing.

Proponent administration costs associated with the delivery of the homeownership program will be negotiated on a case-by-case basis to a maximum of 10 per cent of the Conditional Allocation. This amount will be paid out on a pro-rated basis with

each forgivable loan issued to an Eligible Homebuyer. Proponents must indicate in their proposal the need for administration costs and include a budget that demonstrates the costs to be incurred. Eligible expenses may include: a portion of salary for staff and management administering the program, communications, office supplies and audit fees.

The Accepted Proponent(s) must facilitate the purchase of the housing unit to an Eligible Homebuyer and the Accepted Proponent(s) must ensure that the Eligible Homebuyer enters into a purchase agreement that stipulates that the Eligible Homebuyer will comply with forgivable loan terms and that the forgivable loan provided by Manitoba Housing shall be forgiven over a minimum period of five (5) years as long as the Eligible Homebuyer complies with the terms.

In addition, the Accepted Proponent(s) must ensure that the Eligible Homebuyer registers a mortgage against the Home to secure Manitoba Housing's forgivable loan which requires repayment in the event that the Home is sold, rented, transferred or ceases to be occupied by the Eligible Homebuyer during the forgiveness period.

3.0 INSTRUCTIONS TO PROPONENTS

3.1 Submission Address and Deadline

Proponents **must** submit four (4) hard copies and one (1) electronic copy (a PDF document on CD-ROM or USB flash drive) of their Proposal, in a sealed package that is clearly and legibly identified on the outside and delivered to:

Manitoba Housing
Housing Delivery Branch
100-352 Donald Street (Payments Office)
Winnipeg, Manitoba R3B 2H8
Attn: Harnet Weldihwet, NRFP Coordinator

The package should identify the NRFP number, the submission Deadline, and the Proponent's name and return address on the face of the package. For in-person submission, be sure to sign the drop-off sheet indicating the date and time of drop-off.

Proposals submitted by facsimile transmission (fax) or electronic mail (e-mail) will **not** be accepted.

The Submission Deadline is as set out on the title page to this NRFP. Manitoba Housing may extend the Submission Deadline by issuing an addendum at any time before the Submission Deadline or before the date and time previously specified in any addendum extending the Submission Deadline.

Proposals received after the Submission Deadline will not be accepted and will be returned to the Proponent unopened.

The appropriate signing officer or officers of the Proponent **must** sign Proposals in ink.

It is solely the Proponent's responsibility to ensure that the Proposal is received at the designated location prior to the Submission Deadline.

3.2 Proposal Inquiries

Proponents shall be solely responsible for obtaining all information that may be necessary in order to understand the requirements of this NRFP and submit a Proposal in accordance with the terms and conditions of this NRFP. No allowance shall be made for the failure of a Proponent to obtain such information or to make such investigations.

Proponents shall examine the NRFP as soon as possible after receipt. Should a Proponent discover any errors or omissions, the Proponent shall notify the NRFP Coordinator as soon as possible so further instructions may be issued to all Proponents before the Submission Deadline.

All inquiries related to this NRFP are to be received, in writing, **at least five (5) business days** prior to the Submission Deadline as set out on the title page to this NRFP. Inquiries received after this date may not be answered. Written inquiries are to be directed to:

Email: Harnet.Weldihiwet@gov.mb.ca
Attn: Harnet Weldihiwet, NRFP Coordinator

3.3 Addenda

The NRFP Coordinator may, at any time before the Submission Deadline, issue addenda correcting errors, discrepancies, or omissions in the NRFP or clarifying the meaning or intent of any provision therein. Addenda will be posted on Manitoba Housing's website at <http://www.manitoba.ca/housing/progs/nrfp-oah.html>

It is the responsibility of potential Proponents to check Manitoba Housing's website for any addenda. The Proponent shall acknowledge receipt of addenda on the Submission Form (Appendix "A"). Failure to acknowledge receipt of addendum may render a Proposal non-compliant.

3.4 Proposal Format

Proponents should submit their Proposal setting out the information requested in Section 3.5 of this NRFP and any relevant comments, according to, and in the order of, the various sections, subsections, and clauses presented in this NRFP. Simplicity and clarity of responses are important. Proponents should avoid including extraneous or irrelevant information. Failure to respond to any section, subsection or clause will reduce the assessed value of the Proposal. Failure to respond to any of the Mandatory Requirements will result in the rejection of the Proposal.

3.5 Proposal Content

To be considered for a Conditional Allocation, Proponents must be able to meet the proposal conditions listed in this NRFP and the Proposal should contain the following:

A. *Letter of Introduction*

A letter introducing the Proponent and signed by the persons authorized to sign on behalf of and to bind the Proponent to the statements made in response to this NRFP. The letter should contain the same signatures as on the Submission Form, which is found attached to this document as Appendix "A".

B. Proponent Qualifications

Information about the Proponent, including:

- An overview of the organization's history and experience delivering similar programming for low- to moderate-income families including any experience related to delivery of homeownership programming.
- A listing of past similar programs undertaken by the Proponent, including information on schedule and budget performance, and the objective achieved. This should identify any programs that were under an agreement with Manitoba Housing.
- Human resources required and available to deliver the program (number of people, role of each person and depth of experience).
- An outline that demonstrates how the Proponent and any partner organizations have the staff, organizational capacity, and relevant experience/expertise to deliver the proposed program. Including details on roles, responsibilities and contractual agreements between partners.
- A copy of the Proponent's Articles of Incorporation, including any amendments and/or relevant corporate by-laws, and current list of Board of Directors. Proponent must disclose any current Board members who have memberships with affiliated corporations.
- The Proponent **must** also provide at least two (2), to a maximum of three (3) references who may be contacted by Manitoba Housing for information on the Proponent's performance related to delivering a similar program. The following information **must** be provided for each reference:
 - name of primary contact and job title
 - telephone number for primary contact and entity
 - e-mail address for primary contact

C. Program Delivery Plan

A detailed overview of how the proponent intends to deliver the program. Details must include:

- A narrative description of how the Proponent will perform the Program Activities described in Section 2.3.
- A description of the geographical area to be served by the Proponent including a boundary map, if applicable.
- An outline of how the Proponent will conduct outreach and intake for prospective Eligible Homebuyers.
- A description of what client groups the Proponent will target (if applicable), and how they will be targeted.
- A projection that details how many loans the proponent expects to deliver during the

program period. This must be supported by evidence of both sufficient demand (number of possible participants) and supply (enough homes to purchase) within the geographic area the proponent will provide service.

- A description of how the proponent will screen prospective Homebuyers against the program eligibility criteria (Section 2.4). See 3.5.D below for Homebuyer Selection.
- A description of how the proponent will assess the suitability of homes against the property eligibility criteria (Section 2.5).
- Details on how the Proponent will assess and enhance the prospective homebuyer's ability to manage the responsibilities of homeownership journey including:
 - Home selection
 - Home finance and purchase
 - Home maintenance and budgeting

D. Homebuyer Selection

A description of the proposed homebuyer selection process and selection criteria including, at minimum, details on:

- Overview of the selection process.
- Target household income level.
- How the Proponent will assess household level of need.
- Suitability of the home(s) for target household with respect to household composition and number of bedrooms in the unit.
- Conformity with requirements outlined in Section 2.4 of this NRFP.
- Details on how the Proponent will assess financial capability of the prospective homebuyer to purchase and sustain the Home. If the selected Home is a condominium, provide details on monthly condominium fees.

E. Financial Plan

- The financial plan must include a breakdown of how the funding will be used.
- Identify the total program administration costs.
- Determine portion of total administration costs that will be:
 - Provided by the administration fee (maximum 10 per cent multiplied by the expected loan funds, see Section 2.7)
 - Provided by the Proponent, including financial details of amounts, sources and current status of funding

F. Implementation Plan and Timetable

The proposal must include:

- A written outline of how the proponent plans to prepare to deliver the program including: specific activities, tasks, and key milestones, with allocated human and financial resources for each activity.
- A timetable or Gantt chart that shows the sequence, duration, and start/completion dates of key tasks and deliverables.

- An assessment of potential risks and a plan to mitigate risks to ensure the program is delivered in accordance with NRFP requirements.

G. Submission Form

A completed and appropriately signed Submission Form (attached to this NRFP as Appendix “A”).

3.6 Proposal Conditions

A Proponent should clearly understand, and by submitting a Proposal agrees, that its Proposal, or any part of its Proposal is subject to the following conditions, in addition to any other terms and conditions set out in this NRFP:

A. Disqualification

No Proposal will be considered which is received after the Submission Deadline. No Proposal will be considered from a Proponent where Manitoba Housing determines that a potential conflict of interest exists. Conflict of Interest Policy and Guidelines can be found in Appendix “B of this NRFP. No Proposal will be considered that is in any way conditional or that proposes to impose conditions on Manitoba Housing that are inconsistent with the requirements of this NRFP and the terms and conditions stipulated herein.

B. Right of Rejection

The submission of a Proposal, the receipt of a Proposal by Manitoba Housing and the opening of a Proposal, or any one of those, does not constitute acceptance, in any way whatsoever, of a Proposal.

A Proposal is not and shall not be deemed in any way to be a unilateral contract. It is an offer by the Proponent to Manitoba Housing to carry out the provisions set out in this NRFP. A Proposal may be accepted or rejected at the discretion of Manitoba Housing.

A Proposal, or any part of a Proposal, is not accepted unless Manitoba Housing accepts it in writing and the written acceptance has been delivered to the Accepted Proponent.

Manitoba Housing reserves the right to waive deficiencies in any Proposal. The decision as to whether a deficiency will be waived or will require that a Proposal be rejected will be made by at the discretion of Manitoba Housing.

Manitoba Housing may reject or accept all or any part of a Proposal or any of the Proposals submitted in response to this NRFP. Manitoba Housing is under no obligation whatsoever to accept the Proposal with the lowest cost or any Proposal.

C. Right to Re-issue NRFP

Manitoba Housing reserves the right to re-issue the NRFP where, in the opinion of Manitoba Housing, it would be in the best interest of Manitoba Housing to do so.

D. Cost of Proposal

Manitoba Housing is not liable for any costs incurred by Proponents in the preparation, presentation, or submission of a response to this NRFP. Manitoba Housing shall not be responsible for any liabilities, costs, expenses, loss or damage occurred, sustained or suffered by any proponent, prior to or subsequent to, or by reason of any delay in the acceptance of a Proposal.

E. Decisions of Evaluation Committee

All decisions on the degree to which a Proposal meets the stated criteria or the score assigned to a Proponent or to part of a Proposal will be determined solely by the Evaluation Committee. The Evaluation Committee's determinations in this regard are final and may not be appealed by a Proponent.

F. Project Partnerships

Project partnership responses will be accepted with the understanding that Manitoba Housing will regard only one of the parties of the partnership as the Proponent. Proposals must clearly indicate which party is the Proponent. The Proponent will be completely responsible for all additional parties.

G. Proposal Ownership and Confidentiality

Proposals, once submitted, become the property of Manitoba Housing. All Proposals will be kept in confidence by Manitoba Housing subject to such disclosure as may be required for internal approvals and process or under the provisions of *The Freedom of Information and Protection of Privacy Act* or *The Personal Health Information Act* or other law, or to satisfy a court order.

H. Conflict of Interest

Manitoba Housing may reject any Proposal if Manitoba Housing, in its sole discretion, determines that an actual or potential conflict of interest exists.

I. Amendment of NRFP

Manitoba Housing may amend or clarify this NRFP by one or more addenda issued before the Submission Deadline. Manitoba Housing will not issue an addenda later than 48 hours before the Submission Deadline except for an addenda which extends the Submission Deadline.

J. No Contract A and No Claims

This NRFP process is not intended to create and shall not create a formal, legally binding bidding process and shall instead be governed by the law applicable to direct commercial negotiations. For greater certainty and without limitation:

- a) this NRFP shall not give rise to any Contract A–based tendering law duties or any other legal obligations arising out of any process contract or collateral contract; and
- b) neither the Proponent nor Manitoba Housing shall have the right to make any claims (in contract, tort, or otherwise) against the other with respect to the outcome of the NRFP process, including any decision by Manitoba Housing to enter into an funding agreement with a Proponent, any decision by Manitoba Housing not to enter into an funding agreement with a Proponent or a decision by a Proponent to withdraw its Proposal.

K. No Contract until Execution of Written Agreement

This NRFP process is intended to identify prospective service providers for the purposes of negotiating potential agreements. No legal relationship or obligation regarding the procurement of any good or service shall be created between the Proponent and Manitoba Housing by this NRFP process until the successful negotiation and execution of a formal written agreement between the Proponent and Manitoba Housing.

L. Non-binding Financial Estimates

While the financial information provided in Proposals will be non-binding prior to the signing of a written funding agreement, such information will be assessed during the evaluation of the Proposals and the ranking of the Proponents. Any inaccurate, misleading or incomplete information, including withdrawn or altered information, could adversely impact any such evaluation or ranking or the decision of Manitoba Housing to enter into a funding agreement for the services.

M. Cancellation of NRFP

Manitoba Housing may cancel this NRFP at any time, with no liability whatsoever to any Proponent.

N. Interpretation and Governing Law

These NRFP Terms and Conditions:

- a) are intended to be interpreted broadly and independently (with no particular provision intended to limit the scope of any other provision);
- b) are non-exhaustive and shall not be construed as intending to limit the pre-existing rights of the parties to engage in pre-contractual discussions in accordance with the common law governing direct commercial negotiations; and

c) are to be governed by and construed in accordance with the laws of the Province of Manitoba and the federal laws of Canada as applicable.

O. Right to Negotiate

Manitoba Housing may invite the top-ranked Proponent(s), as determined through the evaluation process, to enter into negotiations to finalize the funding agreement. Negotiations may include requests by Manitoba Housing for supplementary information from the Proponent to verify, clarify or supplement the information provided in its Proposal or to confirm the conclusions reached in the evaluation, and may include requests by Manitoba Housing for improved financial information or performance terms from the Proponent.

Manitoba Housing intends to conclude negotiations with short listed Proponent(s) within a period of 15 working days commencing from the issuance of the invitation to enter negotiations. If the parties cannot conclude negotiations and finalize the funding agreement within that time period, Manitoba Housing may discontinue negotiations with the top-ranked Proponents(s) and invite the next best- ranked Proponent(s) to enter into negotiations.

This process shall continue until:

- (i) funding agreements are successfully negotiated and finalized;
- (ii) there are no more eligible Proponents remaining; or
- (iii) Manitoba Housing elects to cancel the NRFP process.

If Manitoba Housing and a Proponent successfully negotiate the funding agreement, Manitoba Housing will prepare the finalized funding agreement for signing by both parties.

There will be no legally binding relationship created with any Proponent prior to the signing of the funding agreement, and the performance of the services will not commence until the funding agreement is fully signed by both the Proponent and Manitoba Housing.

3.7 Amendment or Withdrawal of Proposal

Proponents may amend Proposals submitted in response to this NRFP prior to the Submission Deadline by submitting an amendment clearly identifying the change or by submitting a new Proposal that clearly indicates that it is to replace the Proposal previously submitted by the Proponent.

Amendments submitted after the Submission Deadline will not be considered by the Evaluation Committee.

It will be solely the responsibility of the Proponent that submits an amendment to ensure that the amendment is received prior to the Submission Deadline.

All amendments or requests to withdraw a submitted Proposal shall be in writing submitted to Manitoba Housing at the address set out in Section 3.1 of this NRFP. All

such amendments or requests shall be submitted on the Proponent's letterhead and shall be signed by the persons authorized to sign on behalf of and to bind the Proponent.

4.0 PROPOSAL EVALUATION AND SELECTION

4.1 Evaluation Committee

The Evaluation Committee will be made up of representatives from Manitoba Housing. The Evaluation Committee will be responsible for evaluating the Proposals received in response to this NRFP and recommending the Proposal(s) in which Manitoba Housing wishes to proceed with a conditional allocation with the intent to enter into a funding agreement for the Program Delivery.

4.2 Evaluation Process

The NRFP evaluation process is a selection procedure. It will be finalized through completion of the following stages:

- 1) Proponents to submit Proposals to Manitoba Housing in response to this NRFP.
- 2) The Evaluation Committee will screen each Proposal to ensure that the Proposals meet all the Mandatory Requirements of this NRFP. Proponents of Proposals that fail to meet all of the Mandatory Requirements will be notified by Manitoba Housing and will be given three (3) business days to rectify the noted deficiencies. Failure of the Proponent to satisfy the identified deficiencies within three business days will result in Proposal rejection.
- 3) Proposals that meet the Mandatory Requirements of this NRFP will be evaluated and ranked by the Evaluation Committee in accordance to the criteria identified in Section 4.4, to determine which Proposals are the most responsive to the requirements detailed in this NRFP and provide the best overall value to Manitoba Housing.
- 4) Following proposal evaluation, Manitoba Housing may proceed to check the past performance of the highest scoring Proposals in accordance with the procedure outlined in Section 4.5.

4.3 Mandatory Requirements

Proposals received by the Submission Deadline will be assessed to determine which fulfil the mandatory submission requirements. **Proposals received after the Submission Deadline will not be accepted and will be returned to the Proponent unopened.**

The mandatory submission requirements are as follows:

	Submission of four (4) hard copies and one (1) electronic copy of the Proposal.
	The submission must include the applicant organization’s Articles of Incorporation including any amendments and/or relevant corporate by-laws, and a current list of Board of Directors (Section 3.5 (B)).
	The submission must include at least two references related to the Proponent’s performance related to providing affordable housing opportunities similar to the objectives of this NRFP as instructed in Section 3.5 (B).
	The submission must include the most recent copy of the Proponent’s financial statements available for the parent company and any subsidiary corporation involved in the NRFP
	The submission must identify a lawyer who may receive a Conditional Allocation on behalf of the applicant organization in trust. Information provided should include the name of the firm, telephone number and mailing address.
	The submission must include a completed Submission Form (Appendix “A”) that is signed by an appropriate signing authority.
	Total Financial Assistance requested must not exceed 10 per cent of the maximum purchase prices as identified by the proponent and closing/legal assistance must not exceed \$1,750 per household.
	The Proposal must demonstrate consistency with the following objectives: -target homeownership -target at least two-bedrooms per unit -target households with incomes at or below \$84,600 -target households with dependents -target households that do not currently own a home or have any vested interest in a residence/land.

If a Proposal fails to satisfy any of the Mandatory Requirements, Manitoba Housing will issue a rectification notice to the Proponent (via e-mail or phone call). The rectification notice will identify the deficiencies and provide the Proponent with a period of three (3) business days (the “Rectification Period”) to rectify the identified deficiencies. If the Proponent fails to satisfy these Mandatory Requirements within the Rectification Period, its Proposal will be excluded from further consideration.

4.4 Evaluation Criteria

Proposals that meet the Mandatory Requirements of this NRFP will be evaluated on the basis of the Evaluation Criteria outlined below. The Evaluation Criteria is the leading tool for evaluation, but is not the sole criterion for a decision.

Proponents are advised to carefully review the Evaluation Criteria prior to preparing their Proposals in response to this NRFP. Proposals will be scored using the following point ranking system:

Category	Points
1. Proponent Qualifications	25
2. Program Delivery Plan	30
3. Financial Plan	20
4. Implementation Plan & Timetable	25
Grand Total	100

Proposals will be scored using a point ranking system based on selection criteria above. Proposals that meet minimum scores will proceed to the next stage of the process. Proponents should note the following:

Proponent Qualifications

Proposals will be evaluated on the applicant organization's demonstrated experience and capacity in providing similar type programming or supports in their community (please see Section 3.5.B). Preference will be given to Proponents that are able to demonstrate extensive experience in providing affordable homeownership opportunities, or those with experience delivering Programs that are comparable in size and scope to the proposed to low- to moderate-income families.

Consideration will also be given to the Proponent's planned level of human resources available for the program, the financial state of the Proponent, the level of experience of the program team, as well as the strength and extent of any partnerships in place to help carry out the program. Proponents with less expertise and knowledge may partner with other organizations that have more substantial experience if adequate documentation is provided describing the roles, responsibilities and contractual agreements between the partners. Preference will also be given to Proponents that are able to demonstrate a significant level of team expertise, knowledge and resources to undertake the Project.

Past Performance

During the evaluation of Proposals, Manitoba Housing will consider the Proponents' or partners' past performance in delivery of other funding agreements and may contact the references provided by the top-ranking Proponents. Manitoba Housing may also consult staff of a department, branch or division of the Government of Manitoba; a Manitoba Crown Corporation or agency; or an academic institution, health authority or other entity providing education, health or social services funded by Manitoba; who have had dealings with the Proponent or proposed consultants, sub consultants, contractors and subcontractors.

Manitoba Housing may determine, in its sole and absolute discretion, a Proponent's record of past performance is unsatisfactory based on any of the following factors:

- (a) a Proponent or proposed consultant, sub consultant, contractor or subcontractor is debarred from participating in the public procurement process of any of the following:
 - I. a department, branch or division of Manitoba;
 - II. a Manitoba Crown Corporation or agency, or
 - III. an academic institution, health authority or other entity providing education, health or social services funded by Manitoba.

- (b) a Proponent's performance of a Project or agreement for which a reference was checked by Manitoba was unacceptable, deficient, improper, incomplete or late according to such reference.

- (c) a Proponent or proposed consultant, sub consultant, contractor or subcontractor is a party to a legal proceeding that discloses or concerns improper, incomplete or negligent implementation of a Project or part of a Project or failure to comply with any term or condition of the agreement governing the Project, and such legal proceeding has been initiated by any of the following:
 - I. a department, branch or division of Manitoba;
 - II. a Manitoba Crown Corporation or agency; or
 - III. an academic institution, health authority or other entity providing education, health or social services funded by Manitoba.

- (d) a Proponent or proposed consultant, sub consultant, contractor or subcontractor has initiated a legal proceeding against any entity listed in clauses (c) I, (c) II or (c) III above, and Manitoba Housing is of the opinion that its existence is likely to adversely affect working relationships on the Project or under the funding agreement with Manitoba Housing.

If Manitoba Housing determines a record of past performance as unsatisfactory, Manitoba Housing may, in its absolute discretion, disqualify the Proponent and reject its Proposal.

Program Delivery Plan

Proponents must demonstrate a sound knowledge of homeownership needs in the community the program will be delivered in. This includes assessment of demand (number of possible participants) and supply (assessment of number of homes for purchase). In addition, Manitoba Housing will give greater scoring consideration to Proposals that demonstrate how they will offer homeownership readiness training to families receiving down payment assistance. This should include the three phases of the homeowner journey: home selection, finance and purchase, and maintenance and budgeting.

Homebuyer Selection Plan

Manitoba Housing will evaluate the overall comprehensiveness of the proposed homebuyer selection plan and related procedures that the Proponent will follow in selecting prospective homebuyers. This will include how the Proponent will evaluate the target household's level of need, target household income level and suitability of the home for the target homebuyer as well as demonstration of how the prospective homebuyer will have the financial capability to purchase and sustain the home. In recognition that certain populations in Manitoba experience greater levels of housing need, Manitoba Housing will give greater scoring consideration to proposals that prioritize households/ client groups with demonstrated need for funding.

Geographical Coverage

Manitoba Housing will give greater scoring consideration to Proposals that target homeownership opportunities in northern, rural, and remote locations. Rural communities will include all eligible locations that have a population of less than 10,000 persons as per the 2016 Census of Canada (Statistics Canada).

Financial Plan

Manitoba Housing will evaluate the comprehensiveness of the Financial Plan using the criteria provided in Section 3.5.E.

Evaluation in this category will take into account the soundness of the financial plan as well as the demonstrated need for Financial Assistance. Manitoba Housing will give preference to Proposals with sound financial plans where the need for Financial Assistance is clearly demonstrated.

Manitoba Housing will give preference to Proponents that are able to contribute financially toward their Program. Financial contributions may take the form of unencumbered funds, in-kind contributions, real property, or grants from other sources. As part of the evaluation, Manitoba Housing will favour Proposals that display a comprehensive understanding of the costs of running the proposed program and confirmed adequate funding. The Proponent must clearly show how administration costs of the Program are being covered.

Evaluation in this category will additionally consider the total amount of funding requested from Manitoba Housing with greater scoring consideration given to Proponents that request lower per unit Financial Assistance relative to the maximum Financial Assistance available per unit under this NRFP.

Implementation Plan and Timetable

Manitoba Housing will evaluate the comprehensiveness of the Program Implementation Plan and Timetable using the criteria provided in Section 3.5.F. Proposals will be evaluated on the level of comprehensiveness and overall quality of the Program Implementation plan relative to the information requested in Section 3.5.G. In addition, Proposals will be evaluated on the planned Program Implementation timetable with preference given to proposals which appropriately demonstrate a reasonable ability to

meet the Program Implementation Schedule as outlined in Section 2.6. including a comprehensive risk management plan.

4.5 Selection of Proposal

Upon the completion of the evaluation of Proposals, Manitoba Housing will signify its selection in writing to the selected Proponent, or Proponents, by way of Conditional Allocation letter(s).

With respect to each selected Proponent, once all conditions outlined in the Conditional Allocation letter are satisfactorily met, and negotiations are successfully concluded with a Proponent, a funding agreement will be issued by Manitoba Housing to that Proponent. The Accepted Proponent will have a specified amount of time to fully execute the funding agreement, after which Manitoba Housing may cancel the funding agreement if not executed and engage in negotiations with another Proponent(s) or reconsider other Proponents' submissions or cancel and re-issue this NRFP, or any combination thereof.

Subject to the requirements of *The Freedom of Information and Protection of Privacy Act (Manitoba)*, no scores will be released to any party, other than the Proponent's own score being released to the Proponent, upon request.

Manitoba Housing reserves the right to not accept any Proposal. Proponents will be notified in writing should their Proposal not be accepted.

4.6 Estimated Timetable

Proposals submitted under this NRFP proceed through an application and review process as outlined below.

Milestone	Projected Date
Release of Negotiated Request for Proposals (NRFP)	October 7, 2021
Last day for Proponents to submit inquiries	November 10, 2021
Submission Deadline for Proposals	November 17, 2021
Rectification Notices Provided	November 18, 2021
End of Rectification Period	November 23, 2021
NRFP Decision Letters & Release of funds	Before December 15, 2021
Expected Program Start	January 15, 2022
Expected Program Completion	March 21, 2023

4.7 Clarifications

As part of the evaluation process, the Evaluation Committee may make requests for further information with respect to the content of any Proposal in order to clarify the understanding of the Proponent's response. The clarification process shall not be used to obtain required information that was not submitted by the submission deadline, provide new information or to promote the Proponent's submission. The Evaluation Committee may request this further information from one or more Proponents and not from others. Clarification requests may have a response time that must be met by the Proponent.

APPENDIX A: SUBMISSION FORM



manitobahousing

Name of Proponent			
Legal Name of Proponent			
Contact Person Name	Title		
Phone Number	Alternate Phone Number		
Email Address			
Number/P.O. Box	Street	City/Town	Postal Code
Non-Profit Corporation	Cooperative	Other (specify): _____	
Corporation			
Municipality			
Corporate Status			
Incorporated (attach articles)			
Date of Incorporation: _____			
GST Registration Number			

APPENDIX A: SUBMISSION FORM

PART 2: Project Team	
Role on Project Team	Contact Name
Company Name	Title
Phone Number	Email
Mailing Address	
Role on Project Team	Contact Name
Company Name	Title
Phone Number	Email
Mailing Address	
Role on Project Team	Contact Name
Company Name	Title
Phone Number	Email
Mailing Address	

APPENDIX A: SUBMISSION FORM

PART 3: Financial Information

Maximum Purchase Home Price:	Funding Requested for Down Payment:
Funding Requested for Closing Costs:	Proposed Total Number of Affordable Units

APPENDIX A: SUBMISSION FORM

I/We have carefully examined the Request for Proposal (RFP) documents and have a clear and comprehensive knowledge of the requirements under the RFP. By this submission, I/we agree and consent to the terms, conditions and provisions of the RFP.

I/We hereby confirm that the proposal submission contains all information necessary to address the requirements and eligibility of this RFP.

The information in this Proposal as well as any attachments are to the best of knowledge, accurate statements of fact.

I/We hereby acknowledge receipt of all addenda issued via Manitoba Housing's website at: <http://www.manitoba.ca/housing/progs/rfp-homeownership-assist.html>

Authorized Signing Authority

(Party or Parties who will represent the Proponent in all contractual matters requiring a signature and have the authority to bind the Proponent)

Name (print)

Name (print)

Position

Position

Signature

Signature

Date

Date

Address

Address

Telephone Number

Telephone Number

Name of Witness

Name of Witness

Signature of Witness

Signature of Witness

APPENDIX “B”: CONFLICT OF INTEREST POLICY AND GUIDELINES

INTRODUCTION

The Manitoba Housing and Renewal Corporation (MHRC) in coordination with the Province of Manitoba is charged with the responsibility of protecting the public interest, particularly in regards to accountability for the spending of tax dollars. External agencies are perceived by the public as extensions of government. As such, boards of directors and employees of external agencies delivering services on behalf of government are accountable to the public and are particularly vulnerable to charges of conflict of interest. As a funder of many external agencies, the Province of Manitoba expects agencies to adopt the following conflict of interest policy and guidelines for their boards of directors and employees.

By stating clearly the standards of conduct expected of board members and employees, the guidelines serve as a preventative measure so board members and employees do not inadvertently place themselves in a position of perceived, potential or actual conflict of interest. Furthermore, the sections dealing with disclosure and appeals provide for avenues to clarify and resolve issues before they become a problem.

The aim of the conflict of interest guidelines is to strike a balance between legitimate protection of public interest and the protection of the board members’ and employees’ personal and professional interests.

It is the responsibility of the board of directors to ensure that these guidelines are communicated to all board members and employees of the individual external agencies and to establish procedures for ensuring compliance with the standards set out in the policy and guidelines.

POLICY STATEMENT

The Province of Manitoba expects boards of directors and employees of external agencies which it funds to maintain high standards of integrity, impartiality and ethical conduct. Board members and employees must be constantly aware of the need to avoid situations which might result either in actual, potential or perceived misconduct, or conflicts of interest and to conduct themselves in a manner which commands the respect and confidence of their fellow citizens.

This policy, including disclosure requirements, applies to all members of the boards of directors and all employees of external agencies. The policy and guidelines contained herein should complement rather than replace the provisions of relevant legislation, or any other statute, collective agreement, rule or statement which applies to boards of directors or employees of external agencies, and in the event of a conflict, relevant legislation shall govern and supersede this policy.

DEFINITION

A conflict of interest is any situation in which a board member or employee of an external agency has an employment, business or personal interest which results or appears to result in:

- (a) an improper material interest or an advantage by virtue of the person's position;
- (b) an interference with the objective exercise of the person's duties.

A material interest includes any matter or situations where a board member or employee has a direct or indirect financial or other interest beyond the interest of an ordinary citizen.

REQUIREMENTS FOR DISCLOSURE

Members of the boards of directors and employees of external agencies are responsible for disclosure of any situation or matter where they have an actual or perceived conflict of interest or the potential for a conflict of interest.

Conflict of interest declarations should be filed annually at a minimum or updated immediately where:

- (a) an actual, potential or perceived conflict situation arises where none existed previously;
- (b) change occurs which alters the nature or degree of the conflict, subsequent to a declaration being made.

Where a conflict of interest has been found to exist, the board member or employee, if necessary, will be required to take steps to avoid the conflict of interest. As well, where a perceived or potential conflict situation may exist, the board member or employee will be provided with advice on what steps need to be taken to remove the perception of or other potential for a conflict of interest.

Where a board member is unsure whether any conflict of interest may exist, it is his/her responsibility to seek clarification from the board of directors.

A board member shall disclose in writing to the board of directors, or request to have entered in the minutes of meetings of the board of directors, the nature and extent of his/her interest.

The board of directors shall decide by majority vote of other members at the meeting whether a perceived or actual conflict of interest exists in the case of a board member.

No board member shall be present during any discussions of the board or vote on any matter where it has been decided that a material interest exists. The minutes of the board meeting shall in each case record the member's disclosure of interest and the fact he/she took no part in the discussion or decision. In addition, the board member must refrain from attempting, directly or indirectly, to influence the decision of the board.

The board of directors may choose to delegate to an executive committee of the board, the authority to decide whether a material interest exists for board members.

If the executive committee of the board cannot decide, the matter shall be referred to the full board for decision.

Where an employee is unsure whether any conflict of interest may exist, it is his/her responsibility to seek clarification from the board of directors or the board's delegate.

An agency employee shall disclose in writing to the board of directors, or the board's delegate, the nature and extent of his/her interest.

The board of directors shall decide by majority vote whether a perceived, potential or actual conflict of interest exists in the case of an employee.

The board of directors may choose to delegate to the executive director or executive management committee, the authority to decide whether a material interest exists for employees, subject to a quarterly review and ratification of those decisions by the board.

If the board's delegate cannot decide, the matter shall be referred to the board of directors for decision.

No employee shall participate in negotiations, decision-making or activities where it has been decided that a material interest exists.

GUIDELINES

The range, complexity and unique nature of individual external agencies' activities are such that it is not possible to outline all conflict of interest situations.

Board members and employees shall not engage directly or indirectly in any personal business transaction or private arrangement for personal profit which accrues from or is based upon their official position or authority or upon confidential or non-public information which they gain by reason of such position or authority.

Board members and employees shall not divulge confidential or restricted information to any unauthorized person or release such information in advance of authorization for its release.

Board members and employees shall not act in any official matter where there is a personal interest which is incompatible with an unbiased exercise of official judgement.

Board members and employees must declare where they have direct or indirect personal business or financial activities which conflict with their official duties and responsibilities. Board members and employees shall not place themselves in a position where they are under obligation to any persons who might benefit from special considerations or favours on their part.

APPEALS

A board member who disputes the manner of application of these guidelines within his/her agency may appeal such application to an independent arbitrator agreed to by both parties.

An employee who disputes the manner of application of these guidelines may appeal such application to the board of directors.

A board member or employee, at his/her option, may have a representative present at the appeal.

DISCIPLINARY ACTION

Departure from any of these rules by board members, without the specific prior approval of the majority of board members, may be cause for dismissal from the board.

Departure from any of these rules by employees, without the specific prior approval of a board of directors, or board's delegate, may be cause for disciplinary action.

SPECIFIC PROVISIONS FOR AGENCIES

While the guidelines mentioned above should be sufficient to protect against conflict of interest in a vast majority of cases, individual agencies may wish to develop additional more specific conflict of interest guidelines. In certain cases, the Minister may request more specific conflict of interest guidelines. These additional guidelines may also be necessary in response to particular statutory requirements, specific operational requirements, and problems unique to a particular agency or at the request of Government.

On request, any additional guidelines developed for an organization should be made available to Government for approval prior to distribution and implementation.