

Frequently Asked Questions

Request for Expression of Interest – EOI #1-0820

Q. *What is the purpose of this Request for Expression of Interest (RFE)?*

- A. The purpose of this RFE is to solicit Expression of Interest (EOI) for innovative and effective solutions and/or projects for current and upcoming affordable rental housing gaps with demonstrated need and demand across Saskatchewan.

Q. *What is the process for project approval?*

- A. The RFE is part of a competitive selection process undertaken by SHC to ensure the most appropriate, financially viable, cost-effective projects focusing on provincial priorities receive funding under [various SHC programs](#) (such as [Saskatchewan Co-Investment Program](#) and [Rental Development Program](#)).

The SHC review will identify the appropriate program for the best EOIs. A prioritization letter will be sent to the chosen sponsors, identifying the conditions of funding approval. The project approval process will depend on the program for which an EOI is prioritized. Visit saskatchewan.ca/business/housing-development-construction-and-property-management/developing-affordable-housing to learn more.

Q. *Why are support services part of the application for housing?*

- A. Provincial priorities are to assist those households who are unable to access or maintain affordable, stable housing due to characteristics that create housing barriers. These households may be experiencing physical disabilities, mental illness, addiction, behavioural issues and/or cognitive disabilities.

Often these households require support services in order to maintain occupancy in the housing unit and meet the requirements of a lease agreement with the sponsor. Examples of support services include counselling, physical accessibility, addictions management, life-skills training and support for mental health.

Securing support services, and funding for them, is the responsibility of the sponsor. Partnerships are encouraged.

Q. *Why are barrier-free family units not required to have support services?*

- A. The requirement for support services may be waived for barrier-free family units, as there is an identified shortage of barrier-free family units in the province.

However, sponsors (or their partners) are expected to provide any support services required in order for tenants to maintain the responsibility of a tenancy lease, regardless of barrier-free design.

Q. *What is an above-balanced market vacancy rate?*

- A. An above-balanced market vacancy is an economic indicator which measures the percentage of vacant units in a rental housing market for the sponsor's proposed unit size or type. SHC considers a balanced market vacancy as approximately three per cent. Communities showing an above-balanced market vacancy may be considered as having a surplus of suitable and affordable units for the intended client. The vacancy rates of many communities are available from Canada Mortgage and Housing Corporation (CMHC).

Q. What is “need” and “demand”? And why is it so important?

- A. **Need** refers to a recognized shortage of affordable housing in a community or region. **Demand** is essential to establish whether the affordable housing project is something that people are willing and able to pay for (for example, rent is affordable) or access (for example, barrier-free elements).

Together, need and demand are important to ensure the long-term viability of the project — for example, the project will be rented, fills a gap in the market and is not a duplication of services.

Collecting data — especially wait lists, but also including statistics, housing market trends, the availability and appropriateness of existing housing options, community profiles and local surveys — helps determine whether or not a development should proceed and if so, what design, market and service conditions should be incorporated.

Q. What is the amount of funding available for projects?

- A. Programs and funding levels are not yet confirmed. However, SHC may fund **up to 70 per cent** of total eligible costs, if needed to achieve affordable rents and financial viability.

Q. What are the requirements and eligibility around funding?

- A. Eligible sponsors include but are not limited to the community housing sector (e.g. non-profit housing organizations and rental co-operatives), municipal governments and their agencies, Indigenous governments and organizations (including First Nation bands, tribal councils and Métis organizations), and private entrepreneurs. Sponsors must be registered in Saskatchewan, and in good standing with SHC.

The proposed tenants’ annual incomes must be at or below incomes under Saskatchewan Household Income Maximum (SHIM)-Low. Careful consideration needs to be given to actual incomes of the targeted households and the rental rates affordable to those incomes.

SHC is unable to fund on-reserve housing or licensed facilities.

A minimum of four units must be proposed by an eligible EOI.

Eligible sponsors are encouraged to explore partnerships with third-party service providers and examine innovative funding options to maximize the number of units that can be developed and ensure long-term financial viability.

This RFE will consider acquisitions of existing housing with renovations, conversion from non-residential to residential, or new construction accommodations. Acquisition and renovation of existing buildings is encouraged in communities with an above-balanced market vacancy.

Preference will be given to projects with accessible units and provincial government priority households as identified in the *Mental Health and Addictions Action Plan*, the *Saskatchewan Disability Strategy*, the *Poverty Reduction Strategy* and *A Strong Foundation - The Housing Strategy for Saskatchewan*.

The program is open to southern communities with a minimum population of 5,000 and communities located in the Northern Administration District (NAD) of any population size. For more information on the geographic boundary of the Northern Administration District, please visit: <https://www.saskatchewan.ca/business/first-nations-metis-and-northern-community-businesses/economic-development/northern-administration-district>

Regardless of eligibility, all EOIs will be reviewed.

Q. What is the SHIM-Low?

- A. The SHIM-Low is calculated based on gross annual household income and the appropriate unit size for the household (based on National Occupancy Standards).

SHIM-Low effective July 1, 2020 is:

	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Disability	\$43,100	\$52,900	\$63,800	\$77,100
No Disability	\$37,500	\$46,000	\$55,500	\$67,000

Careful consideration must be given to actual incomes of the intended tenants and the rental rates affordable to those incomes. "Hard-to-house" households typically do not earn the maximum of SHIM-Low.

Q. What is the difference between "accessible," "barrier-free" and "universal design"?

- A. **Barrier-free** refers to a building (and its facilities) that can be approached, entered, and used by persons with physical or sensory disabilities. Barrier-free buildings typically have physical and sensory aids that help the mobility of persons with disabilities. For a comprehensive guide for barrier-free housing, please visit: <https://publications.saskatchewan.ca/#/products/100682>

Accessibility refers to the **degree** to which the environment, products, and services are accessible to persons with disabilities.

Universal design is a process for creating a product or an environment that can be accessed by all people, regardless of age, gender, ability or change in ability. Products and environments are designed to be flexible, adaptable, safe and efficient, and can be used by everyone, to the greatest extent possible.

Accessibility is **not** universal design as it is not intended to accommodate everyone. It is important to note here that accessible design and universal design are **not** interchangeable terms.

Barrier-free design is **not** universal design, because barrier-free design solely focuses on providing access to persons with disabilities.

Q. Can I apply if my community's population is under 5,000 (southern Saskatchewan)?

- A. All EOIs submitted to SHC will be reviewed. However, priority is given to proposals meeting the eligibility criteria as identified in the RFE.

Q. When will sponsors be told if their proposal is successful?

- A. SHC's goal is to advise all sponsors of the results of the RFE by January 2021.