

Rental Development Program

Frequently Asked Questions

Q. What is the purpose of the Rental Development Program (RDP)?

- A. The purpose of the RDP is to help increase the supply of affordable rental housing for households with low incomes in communities that have demonstrated a long-term shortage of targeted affordable rental housing.

Q. How will successful proposals be funded?

- A. Successful proposals are eligible for a forgivable loan of up to 70 per cent of eligible capital costs.
- A. If selected, Saskatchewan Housing Corporation (SHC) will fund the minimum amount that a project needs in order to achieve affordable rents and financial viability. Sponsors agree to maintain ownership of the project for a minimum 10 years and are responsible for providing a minimum of 30 per cent of the project cost. The sponsor's contribution can be cash, equity, land, mortgage financing and municipal funding, to name a few.
- A. To increase the number of overall units developed under the RDP, sponsors are encouraged to make every effort to reduce their funding request through partnerships, by providing additional equity and through efficiencies in construction.
- A. Loans are forgiven over a period of up to 20 years, depending on the amount of the final loan. During the forgiveness period, project sponsors maintain an operating agreement and mortgage with SHC. Project funding will be advanced only after all development conditions have been met, the group has entered into an operating agreement, and SHC has registered a mortgage against the title to the property.

Q. What are the eligibility criteria for the RDP?

- A. The eligibility criteria includes:
- Sponsors are non-profit or for-profit corporations, co-operatives, First Nations bands, municipalities and management bodies registered in Saskatchewan.
 - Sponsors in good standing with SHC.
 - Sponsors practice good governance and have the capacity and resources to deliver all proposed services, or have the support/partnership from a recognized agency to ensure the delivery of services.
 - Housing units are targeted to households with an annual gross household income at or below the Saskatchewan Household Income Maximums (SHIM)-Low, as established by SHC. Housing is deemed affordable when the sum of rent, heat and water is less than either 30 per cent of gross household income or where tenants are eligible for the Saskatchewan Assistance Program (SAP) shelter rates and other eligible benefits.
 - Sponsors contribute a minimum of 30 per cent of the total capital cost of the project.
 - Projects consist of a minimum of four units (or rooms in the case of rooming houses).
 - The RDP applies to off-reserve housing only.

- Projects will meet SHC modesty guidelines and are appropriate in size for the household, according to National Occupancy Standards.
- Housing units must foster independent living and projects must either comply with or have an exemption from The Residential Tenancies Act.
- Institutional, licensed facilities where 24-hour care is being provided, such as personal care homes, are not eligible.
- This Request For Proposals (RFP) will consider new construction, conversion, or acquisition. Acquisition of existing buildings and conversion of non-residential buildings is encouraged in communities with an above balanced market vacancy rate.
- Sponsors and contractors are required to support the use of apprenticeships in the construction of the housing project.

Q. What are you looking for in terms of support for apprenticeship?

A. Illustrate the amount or number of apprentices each contractor and subcontractor are able to employ during the construction of the project.

Q. What are the Saskatchewan Household Income Maximums (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 identifies individuals and households with low incomes, for whom RDP and other SHC programs are intended. SHIM-Low as of June 1, 2023 is set at:

Household Type	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Disability	\$46,600	\$57,500	\$68,400	\$89,100
No Disability	\$40,500	\$50,000	\$59,500	\$77,000

Q. Who is the targeted household?

A. Under this RFP targets “hard-to-house” households as “hard-to-house”, broadly defines as households with characteristics that prevent the leasing or maintaining of secure housing. Households who live in communities with populations over 5,000 and in communities in the Northern Administration District, with demonstrated need. Household income must be at or below SHIM-Low.

“Hard-to-house” households or persons are:

- unable to access or maintain stable housing due to one or more characteristic that creates unusual barriers to housing; and
- in need of support and/or services to access or maintain stable housing.

“Hard-to-house” households include, but are not limited to, households with persons who experience physical disabilities, mental health conditions, addictions or behaviour issues.

Q. What support services should the project offer?

- A. This RFP requires sponsors to provide services to support households in accessing and maintaining occupancy in the housing unit. This may include supports for physical disabilities, mental illness, addictions, behavioural challenges, or a number of these issues concurrently.
- A. Services may include: addictions support, independent living skills, case management or co-ordination of supports with other community partners, for example.
- A. The services may be provided in-house by sponsors with both proven experience in the service provision of proposed services, and confirmation of the ability to pay for the services. Alternatively, services may be provided externally by qualified service providers with a contractual partnership with the sponsor.
- A. The RDP provides funding to maintain affordable rents and is not a source of funding for support services.

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

- A. All applications submitted under the RDP will be reviewed. However, priority is given to proposals meeting the eligibility criteria and targets.