

IX. SUBMISSION CONTENTS

1.1 Summary Information

(For internal use only)
BCHMC # _____
IHA # _____

Sponsor

Name of Society: _____

Mailing address: _____

Telephone: _____ Fax: _____

E-mail address: _____

Date of incorporation: _____

Canada Customs and Revenue Agency charity number: _____

Contact person and position: _____ Telephone: _____

Proposal Summary

Target clientele. Indicate the primary clientele the Society wishes to target and the number of units proposed. (Both categories can be served together; some societies may have a very specific population of adults with disabilities which they want to serve.)

Seniors in need of personal care _____

Adults with disabilities _____ Describe clientele: _____

TOTAL: _____

Project type. Check as appropriate and indicate the number of units resulting from each.

New construction: _____

Renovation/conversion:

Existing residential care _____

Existing independent seniors housing _____

Existing family housing _____

Other: (specify) _____

TOTAL: _____

Multi-use (tenure) proposal. Indicate if the proposal involves other elements that will be funded outside *Independent Living BC*, for example:

- Market rental housing for seniors _____
- Life lease tenure seniors housing _____
- Other: (specify) _____

Development Team

Project manager: (contact) _____

Address: _____

Telephone: _____ Fax: _____

Service delivery consultant: (contact) _____

Address: _____

Telephone: _____ Fax: _____

Procurement strategy. Indicate if the Society has determined its strategy for developing (or renovating), its housing base and chosen a development team.

Design-tender

Architect: (contact) _____

Address: _____

Telephone: _____ Fax: _____

Design-build

Developer: (contact) _____

Address: _____

Telephone: _____ Fax: _____

Developer’s architect: (contact) _____

Address: _____

Telephone: _____ Fax: _____

Construction management

Construction manager: (contact) _____

Address: _____

Telephone: _____ Fax: _____

Service Delivery Strategies

Hospitality services. Please check the appropriate column. “Direct delivery” means by staff hired by the Society and “contract” means through a sub-contractor.

Hospitality services	Direct delivery (society staff)	Contract (partners)
▪ Meal preparation		
▪ Meal service		
▪ Housekeeping		
▪ Laundry		
▪ On-call response		
▪ Social and recreational organizing		

Personal care services. Please check as appropriate.

	Direct delivery	Contract	Health Authority
Personal care			

Target Occupancy Date

When would your proposed Project be ready for occupancy? _____

2.1 Letter of Committal

All Expressions Of Interest must include a letter of committal in the form below and a copy of a resolution by the Society’s Board of Directors or Executive Committee authorizing approval of the submission.

Date: _____

BC Housing
601 – 4555 Kingsway
Burnaby BC V5H 4V8

Sample

Attention: Co-ordinator, Program Implementation

Re: Call for Expressions Of Interest

I, (name) am the (position) of (Society’s full legal name), the Proponent of the attached Submission. By a resolution passed by the Society’s Board of Directors on (date), a copy of which is attached, I have the authority to make this Submission and bind and make representations for the Society. Through this Submission, we agree to all the terms and conditions of the call for Expressions Of Interest (the “EOI”) and we agree to be bound by statements and representations made in this Submission.

We understand that our Submission is subject to the *Freedom of Information and Protection of Privacy Act* under which applicants can request that provincially-funded bodies such as BC Housing release information on the allocation of provincial program funds. Records can be withheld if their disclosure would be harmful to the business interests of the provincial body or the party with which it is doing business; however, in the case of a dispute, the final decision is made by the Information and Privacy Commissioner.

We certify that neither the officers nor directors have any actual or potential conflict of interest between our interests and the interests of BC Housing and the Health Authority under this EOI process. We acknowledge that if a conflict exists, BC Housing and the Health Authority may, at their discretion, withhold consideration of our Submission. Further, we understand that the president of the Society will be required to execute a statutory declaration with respect to conflict of interest if our Society is asked to make a detailed proposal.

We authorize and consent to BC Housing and the Health Authority receiving and exchanging with others, including credit bureaus, any references provided in the Submission, and with other persons with whom we have had dealings, credit and other information about us. We understand that such information may be a factor in the decision of BC Housing and the Health Authority to enter into agreements for this EOI.

Society’s legal name: _____

Authorized Officer: _____ Date: _____

3.1 Society Capacity

Sponsor Experience, Organization, and Development Team

Number of developments/programs managed: _____

Number of units:

- _____ seniors housing
- _____ supportive housing (including hospitality services)
- _____ assisted living (including hospitality and personal care services)
- _____ special needs housing
- _____ family housing
- _____ residential or intermediate care
(licensed; 24 hour access to professional services)
- _____ other: (describe) _____

Number of staff: _____ (Full Time Equivalents)

Number of directors (board members): _____

Number of members who are not also directors: _____

Does your organization have any formal relationship with other community groups, for example a provision in your by-laws requiring membership by some directors in a "parent" organization? (Describe briefly if "yes".)

Does your organization have a historical relationship with other community groups? For example, was your organization founded by a service club?

Does your organization have a fund-raising committee, branch, or a relationship with a foundation?

When was the last major capital project undertaken by the Society? Briefly describe its scope?

Please summarize the Society's organization, using the format below. Add or delete "groups" as necessary.

Board/Committee Structure	Number of Members and Chair or Board Liaison (when applicable)	Role (brief description as appropriate)
General Membership		
Board of Directors		
Executive Committee		
Nominating (or Recruiting) Committee		
Operations (or Services) Committee		
Finance (or Audit) Committee		
Residents' Activities (or Liaison) Committee		
Development (or Special Projects) Committee		
Fund-raising (or Community Liaison) Committee		
Volunteer Activities Committee		

Support Documentation: Society Experience, Organization, and Development Team

1. **Mandatory** Please provide a profile of your officers and directors including their roles (if they have particular responsibilities) and their relevant experience, skills and/or education.
2. **Mandatory** Please provide a profile of your senior staff including their roles and responsibilities and their relevant experience, skills and/or education.
3. **Mandatory** Please submit a copy of the Society's Certificate of Incorporation, constitution and by-laws or application for incorporation and draft constitution and by-laws.
4. Please submit copies of the most recent auditor's letter of opinion with respect to the Society's financial statements, any recent management letters from the Society's auditor, and your financial statements for the most recent fiscal year for which they are available.
5. Please submit any contracts (including draft contracts), letters of agreement or other documents which establish a contractual obligation between the Society and the members of its development team.
6. Please submit copies of any materials summarizing the experience, expertise, and references which helped the Society choose its consultants/contractors (project manager, architect, developer, construction manager, etc.).
7. Please submit copies of any partnership agreements, draft service contracts, letters of agreement or other documents which propose or establish a contractual obligation between the Society and members of its service delivery team.
8. Please submit copies of any materials summarizing the experience, expertise, and references which helped the Society choose its services delivery consultants or partners.
9. Please attach, if available, committee job descriptions or materials which guide or indicate each sub-group's activities, e.g. schedule of activities organized, promotional pamphlets.
10. Please attach, if available, the Society's mission statement, history or any promotional material used for recruiting or fundraising.

4.1 Project Rationale: Key Need Indicators

This section is not applicable. See page 5 for the community targets.

5.1 Housing Concept

Site description

Please provide the following information for the proposed project’s site.

1. Address: _____

2. Registered owner: _____

3. Legal Description (including PID): _____

4. Area of site: _____ sq. ft.

5. Interest in land to be mortgaged

Fee Simple

Leasehold

Strata

Air Space

Other: _____

6. Charges currently on title: _____

7. Current zoning designation: _____

8. Proximity to public transportation:

Type	Distance from Building
_____	_____ Km

9. Proximity to commercial services:

Type	Distance from Building
_____	_____ Km
_____	_____ Km
_____	_____ Km

10. Proximity to public services/amenities:

Type	Distance from Building
_____	_____ Km
_____	_____ Km
_____	_____ Km

11. Proximity to health services:

Type	Distance from Building	
_____	_____	Km
_____	_____	Km
_____	_____	Km

Support documentation: site description

Please attach a map of the location of the site in relationship to the rest of the community.

5.2 Drawings and Specifications Requirements

Societies must submit two sets of the following drawings as part of their submissions:

1. Floor plans for each floor which has a different configuration (identifying all amenity spaces).
2. Unit plans for all typical unit types, noting dwelling unit area and dimensions of each room.

(See *Independent Living BC Design and Construction Standards*, “Submission Requirements - Expressions Of Interest Stage”, for details about scale and content.)

Specifications are not required at this stage. Unless the submission includes a list and justification for alternatives, BC Housing will assume that the submission will meet all the applicable *Independent Living BC Design and Construction Standards*.

Renovation projects must meet the “Mandatory Building Conversion Requirements” outlined in *Independent Living BC Non-Profit Housing Design and Construction Standards*, “Conversion of Existing Buildings”.

5.3 Renovation and Conversion Projects: Description of Existing Building

In addition to drawings required, submissions for conversion, renovation, or combination renovation/new build (in-fill) projects must provide the following summary information.

1. Current use of the building: _____

If the building is now in use as housing or residential care, please complete the following:

Vacancy rate (average over past 12 months): _____%

Turn-over rate (average over past 12 months): _____%

2. If the building was funded through a past government program for social housing or health purposes, please specify the program, whether there is still an operating agreement in place (and with what government agency), and whether an operating subsidy is being received.

3. If there is an outstanding mortgage on the existing project, please provide the following information:

Balance owing _____

Interest rate _____

Expiry of the present term: _____

4. Year building constructed: _____

5. Construction Type:

Wood Frame Concrete Block Concrete

Structural Steel Steel Studs

6. Number of existing dwelling units _____

7. No. of storeys: _____

8. Basement: Yes No

9. Gross area of building: _____sq. ft.

10. No. of elevators: _____

11. Size of elevators: Width _____ft. Depth: _____ft.

- 12. No. of underground parking stalls: _____
- 13. No. of surface parking stalls: _____
- 14. Describe heating and ventilation systems: _____
- 15. List outdoor amenities: _____
- 16. Fire suppression sprinkler system: Yes No
- 17. Please indicate below which building components will require upgrading.

Building component	Year of last upgrade	Upgrade Required (y/n)	Comments
Roof			
Windows			
External wall finishes			
Seismic/structural			
Boiler (heating)			
Heat distribution piping			
Radiators			
Domestic hot water tank			
Domestic water piping			
Plumbing fixtures			
Electrical distribution			
Electrical fixtures			
Floor finishes			
Cabinetry			
Appliances			
Other:			

Support Documentation: Renovation Proposals

- 1. **Mandatory** Please submit a copy of the existing project’s last approved operating budget – expenses and revenues.
- 2. **Mandatory** If the building is now occupied as housing, please submit a plan for managing tenants during renovations.
- 3. If the building is now occupied as housing, please indicate – if the Society has the data – how many tenants are now receiving home care.

6.1 Society and Community Equity Contributions

Societies submitting for Projects must be able to mobilize local financial support for their proposals to be viable. Please summarize those contributions below, identifying the source and nature of the contribution under “Description.” For example, a municipal government might provide a grant equivalent to Development Cost Charges (the “DCCs”) or might lease a site at a nominal cost.

Source	Description (including any conditions)	Value
Society: land cash equity		
Municipal government		
Other community partners		
Other		
TOTAL		

Support Documentation: Sponsor and Community Equity Contributions

Please submit copies of any written commitments for financial support from community supporters, including municipal resolutions and letters of conditional support from service clubs or foundations.

7.1 Capital Budget

Please submit a draft capital budget in the following form, providing in notes to the line items the basis for estimates. (e.g. “Acquisition & Servicing Costs line 1, Freehold Land Value: Based on tax assessment.” or “Building line 1, Construction: Based on actual cost of comparable multiple unit apartment building of same size now under construction in the community.”) Please refer to the Capital Budget Completion Guidelines below for explanations.

Health Authority: _____

Date: _____

Project Name: _____

Society: _____

Project Address: _____

Charitable Status (No.): _____ If not applicable, please check

GST Registration (No.): _____

	Total	Per Unit
Acquisition & Servicing Costs		
1. Freehold Land Value		
2. Off-site Service Fees		
3. Survey Fees		
4. Title Fees		
5. Municipal Fees		
6. Property Transfer Tax		
7. Loan Commitment Fee		
8. Environmental Report	\$3,000	
9. Demolition		
10. Soil Remediation		
11. Appraisals	\$2,500	
12. Other		
Sub-total: Acquisition & Servicing Costs		
Development Fees and Charges		
1. Interest Pre-IAD		
2. Taxes Pre-IAD		
3. Insurance Pre-IAD		
4. Utilities Pre-IAD		
5. Consultants, Principal		
6. Consultants, Other		
7. Project Manager		
8. Society Organization Expenses		
9. Project Commissioning		
10. Geotechnical	\$2,500	

	Total	Per Unit
11. Legal		
12. BC Housing Inspections	\$15,000	
13. Lender Fee	\$2,000	
14. Mortgage Insurance Fee		
15. GST Appraisal		
16. Quantity Survey (design-build)		
17. Other		
Sub-total: Development Fees and Charges		
Building		
1. Construction		
2. Stoves/Fridges		
3. Laundry Equipment		
4. Kitchen Equipment		
5. Common/Dining Furnishings		
7. Office Equipment		
8. Landscaping		
9. Home Warranty Fee		
10. Other		
Subtotal: Building		
Other		
1. Project Contingency		
2. GST Contingency (Net)		
Subtotal: Other		
Total Costs		
Financing		
1. Land Equity		()
2. Cash Equity		()
3. Donations		()
4. Grants		()
Total Mortgage Financing Required		

Support Documentation: Capital Budget

Please provide notes for each major budget category explaining the basis for the estimate.

Capital Budget Completion Guidelines

Project Name

Complete if name selected.

Society

Fill in Society's full name as shown on the Certificate of Incorporation.

Project Address

Fill in the proposed site and civic address if known.

Registered Charitable Status

Please provide the Society's registered charity number if it is a registered charity under the *Income Tax Act*. Check the "not applicable" box if the Society is not a registered charity.

GST Registration

Please provide the Society's GST registration number.

Acquisition & Servicing Costs

• Freehold Land Value to be entered

- If the proposed site is now owned outright by the Society, enter the freehold market value of the site. The value of the write-down or donation of the land should be entered under Land Equity.
- If the proposed site is to be purchased by the Society, enter 100% of the total purchase price of the property.
- If the proposed site is to be owned by another public body or a non-profit organization and leased to the Society, enter the freehold land value and under "Land Equity" enter the difference between the site's freehold value and the prepaid lease rent.

• Off-Site Service Fees

Costs for the extension of services (storm sewer, sanitary sewer, water, hydro, natural gas) to the property line of the site; estimates are to be obtained from the municipality and entered here. Please provide a breakdown of these costs.

• Legal Fees

Costs relate to rezoning, lot consolidations, lease and mortgage documents, ensuring the Society's good standing with the Registrar of Companies and amendments to Constitution and Bylaws (if required). A detailed estimate from your legal firm is required to verify this estimate. The amount for BC Housing's legal fee will generally equal your legal fee, dependant on complexity, and must be included in this budget line.

• Survey Fees

Land surveyor costs (for consolidation, subdivision, easements, rights-of-way) and topographical studies.

• Title Fees

The cost to register all plans and documents in the Land Titles Office.

- **Municipal Fees**

All municipal costs including Development Cost Charges (levies for street paving, curbs and sidewalks, street lighting, boulevard paving, etc.), school acquisition levies, and application fees for subdivision, rezoning, development and building permits. These costs are obtained from the municipality. Please provide a breakdown.

- **Property Transfer Tax (PTT)**

Land Purchase

- PTT for the transfer of title (purchase) is calculated at the rate of 1% of the first \$200,000 of the market value of the property plus 2% of the balance.

Land Lease

- PTT for the registration of a 60 year pre-paid lease is calculated based on the pre-paid rent amount when the landlord and tenant deal with each other at arm's length and the pre-paid rent is paid within one year of the registration of the lease. If these conditions are not met, the PTT is calculated on the freehold value as in a) above.

Notes:

If the Project involves both the purchase and lease of a site, then PTT may be payable twice.

Societies registered as charitable organizations under the federal *Income Tax Act* are exempt from PTT. The charitable status *must* be in place at the time of lease registration.

- **Loan Commitment Fee**

Budget 1% of total project cost, less sponsor and community equity contributions

- **Environmental Report**

Provide a minimum of \$3,000 for a Phase 1 environmental site assessment. Increase if additional reports are anticipated.

- **Demolition**

Estimate cost to demolish any buildings on the site. (Significant costs may affect the market value of the land.)

- **Soil Remediation**

Estimate the cost to remediate environmental site contaminants.

- **Land Appraisal**

Provide a minimum of \$2,500 for BC Housing's cost for obtaining an independent appraisal.

- **Other**

List and describe any other costs related to acquisition and site servicing.

Development Fees & Charges

- **Interest Pre-IAD**

Assume an interim financing rate of 6% per annum on the projected monthly mortgage draws up to the interest adjustment date.

- **Taxes Pre-IAD**

Enter an allowance for property taxes from the purchase date to IAD and occupancy.

- **Insurance Pre-IAD**

BC Housing's Owner Controlled insurance coverage is to be used for all projects during construction. This cost includes two components: "course of construction" and "wrap-up". These costs vary for wood frame and non-combustible buildings. For the purposes of preliminary budgeting the following calculations can be used.

For wood frame buildings use the following formulas:

Equation 1. "Monthly Course of Construction" = (total project cost divided by 100) X 0.15

Equation 2. "Total Course of Construction" = (monthly course of construction cost multiplied by months of construction)

Equation 3. "Wrap-up" Insurance = (total project cost divided by 1000) X 0.85

Equation 4. "Total Insurance Pre-IAD Cost" = "Wrap -up" Insurance plus "Total Course of Construction"

For non-combustible buildings use the following formulas:

Equation 1. "Monthly Course of Construction" = (total project cost divided by 100) X 0.015

Equation 2. "Total Course of Construction" = (monthly course of construction cost multiplied by months of construction)

Equation 3. "Wrap-up" Insurance = (total project cost divided by 1000) X 0.85

Equation 4. "Total Insurance Pre-IAD Cost" = "Wrap -up" Insurance plus "Total Course of Construction"

- **Utilities Pre-IAD**

If applicable (as in the renovation of an existing building), make an allowance for utilities from purchase to IAD and occupancy.

- **Consultants, Principal**

This category includes all fees for design consultants including architects (prime consultant), and sub-consultants contracted by the prime consultant, including building envelope and code consultants as required. For design -tender Projects, include fees for a quantity surveyor in this category. Please provide a breakdown.

- **Consultants, Other**

This category includes all fees for design consultants not retained by the prime consultant. Examples include kitchen designers and security consultants. Please provide a breakdown.

- **Project Manager**

This category includes Project management consulting services not included in other consultant categories.

- **Society Organization Expenses**

Estimate the expenses which will be incurred by the Society to oversee and administer the Project during development.

- **Project Commissioning**
Estimate the costs associated with the rent-up phase of the development, such as staff training and orientation and vacancy loses during the rent-up period.
- **Geotechnical**
Provide an allowance of \$2,500.
- **Legal**
All Society legal fees, based on an estimate provided by their legal firm.
- **BC Housing Inspections**
Provide an allowance of \$15,000 for BC Housing's Inspector.
- **Lender Fee**
Administration Fees for interim financing are \$2,000 per Project.
- **Mortgage Insurance Fee**
CMHC insurance fee is \$75 per unit.
- **GST Appraisal**
Allow \$3,500 only for Projects with a gross capital cost budget greater than or equal to \$5,000,000.
- **Quantity Survey**
Allow \$2,500 for quantity survey on design-build Projects.
- **Other**
List and describe any other costs related to development fees and charges.

Building

(See *Independent Living BC Non-Profit Housing Design and Construction Standards* for information on design, construction, equipment, and contract requirements.)

- **Construction**
Include labour, materials, supervision, contractor's overhead and profit, taxes (excluding GST), and insurance not included in Owner Controlled Coverage.
On **design-tender Projects**, a construction cost estimate should be provided by the architect in accordance with the scope of services in the architect's contract. On **design-build Projects**, the developer should provide the price.
- **Stoves/Fridges**
Total cost of in-suite appliances.
- **Laundry Equipment**
Common laundry room appliances.

- **Kitchen Facilities**
Total cost of common kitchen equipment.
- **Common/Dining Furnishings**
Include all amenity space and dining room furnishings as well as miscellaneous items such as utensils, dishes.
- **Office Equipment**
Include typical office equipment and furnishings.
- **Landscaping**
Include items such as plants and trees and any other landscaping features not included in the construction section.
- **Home Warranty Fee**
For design-tender Projects, allow \$10,000 plus \$670 per unit. For design build Projects, enter the figure provided by the developer's insurance company.
- **Other**
List and describe any other costs related to construction.

Other

- **Project Contingency**
The Project contingency is for extra expenses, such as increased interest costs, due to unforeseen circumstances. BC Housing must approve expenditures from contingency.
 - For **design-tender**: a minimum Project contingency of 3% of all costs less land cost.
 - For **design-build**: a minimum Project contingency of 1% of all costs less land cost.
- **GST Contingency (net)**
Non-profit housing Projects are not exempt from the Goods and Services Tax (GST). Societies must obtain a GST number. This is particularly important for those societies developing new housing under the *Independent Living BC* program. Units that are provided as rent-geared-to-income housing are eligible for a "municipal" GST rebate (57.14% of tax paid) on the costs associated with RGI units. For any non-RGI units in ILBC Projects societies may be eligible for a rebate of 50% if they are a Charitable Organization or a Qualifying Non-Profit Organization. For the purposes of construction, if societies have already been granted Municipal Status by the Canada Customs and Revenue Agency, they should allow 3% of total Project costs for rent-geared-to-income units and 3.5% of the costs for market rent units, to calculate the GST contingency.

For new construction or substantial renovations, societies will be charged GST by their suppliers. BC Housing will ensure that societies have sufficient cash flow to pay GST during construction. 100% of the GST paid during construction shall be claimed as an input tax credit, preferably on a monthly basis. Upon completion of the Project (at IAD), the BC Housing will flow funds for the Society to pay GST under the self-supply rules. Questions about GST should be forwarded to BC Housing's Manager of Accounting.

Financing

- **Land Equity**

Land equity is the difference between freehold land value and the cost of the land being charged to the Project, usually the pre-paid rent amount. Provide details.

- **Cash Equity**

Any “cash on hand” which the Society is contributing to the Project. Provide details, e.g. source, whether it is held in a term deposit, etc.

- **Donations**

Any donations for which the Society has commitments. Provide details, e.g. source, conditions on use, etc.

- **Grants**

From support ministries, municipalities or other government agencies. Provide details.

Total Financing

Enter total financing required.

8.1 Services Concept

Program Philosophy and Service Delivery

Independent Living BC is based on a clear philosophy. The main opportunity for “operationalizing” this philosophy will be in the provision of services to the Tenants. Please describe the Society’s philosophy of operations and illustrate how it will be implemented in the delivery of the required services:

- Food services
- Housekeeping services
- On-call response
- Social and recreational opportunities
- Personal care services

Briefly describe the Tenants the Society expects to serve in the Project and the kind of personal care services they will require.

8.2 Hospitality Services Concept

Does the Society intend to hire staff directly to provide hospitality services? If so, please outline the Society’s strategy, including the expertise the Society has recruited (existing staff or volunteers, consultants) and any detailed planning already accomplished.

Does the Society have any experience in the delivery of hospitality services?

Has the Society identified a potential partner (either for-profit or non-profit) which has experience in the delivery of hospitality services?

Please indicate which social and recreational opportunities the Society would like to facilitate for its Tenants and whether it has identified the means to do so.

Does the Society have special equipment or resources which will facilitate the social and recreational activities?

8.3 Personal Care Services

The requirements for personal care services delivery vary among the health authorities. There are three different approaches:

- organization of personal care services must be undertaken (directly or through sub-contractors) by the Society;
- organization of personal care services will always be organized by the health authority;
- the Society has the option of organizing delivery of personal care services or asking the health authority to organize its delivery.

The Society must respond to the requirement/options in their health authority.

Does the Society intend to hire staff directly to provide personal care services? If so, please outline the Society's strategy, including the expertise the Society has recruited (existing staff or volunteers, consultants) and any detailed planning already accomplished. This might comprise major tasks involved and a schedule relating those tasks to overall project development.

Does the Society have any experience in the delivery of personal care services?

Has the Society identified a potential partner (either for-profit or non-profit) which has experience in the delivery of personal care services?

8.4 Service Delivery Economies

What are the elements in the Society's service delivery strategy (hospitality and personal care services, if applicable) which make it more cost-effective than other alternatives?

Support Documentation: Hospitality and Personal Care Services Delivery

1. Please submit any plans and schedules which the Society has developed for the activities and tasks which it must undertake to implement its hospitality and personal care services delivery strategy.
2. If the Society has identified a partner (or partners) to deliver the hospitality and/or personal care services, please submit any memoranda of understanding or letters of intent among the Society and its partners and resumes for the partners, listing experience and the qualifications of the principals (owners, managers) of the partners.

9.1 Operating Budget

Please submit a draft operating budget in the following form, providing notes to each line item describing the basis for the estimate. This budget must incorporate all the Project’s operating expenses including housing, hospitality and, if applicable, personal care services.

OPERATING BUDGET

Society Name:

Project Address:

of Housing Units:

	<u>Yearly</u>	<u>Monthly</u>
REVENUE		
Tenant Rent Contribution	<input type="text"/>	<input type="text"/>
BC Housing Contribution	<input type="text"/>	<input type="text"/>
Health Authority Funding	<input type="text"/>	<input type="text"/>
Other (specify) (i.e. investment income, additional meals):	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
TOTAL REVENUE	<input type="text"/>	<input type="text"/>

EXPENDITURES						
<u>Staffing (including Relief)</u>						
	<u># Union FTE's</u>	<u># NonUnion FTE's</u>	<u># Excluded FTE's</u>	<u># Hours/Yr</u>	<u>Total Salary</u>	
Administrator	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Administrative Support	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Social/Recreation Coordinator	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Care Workers	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dietary/Food Services	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Housekeeping/Laundry	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maintenance (e.g. caretaker)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (specify):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Subtotal	<input type="text"/>				<input type="text"/>	<input type="text"/>
Relief	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Accrued Vacation	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchased Services – Admin	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchased Services – Dietary	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchased Services – Laundry	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchased Services – Personal Care	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (specify):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Labour Costs	<input type="text"/>				<input type="text"/>	<input type="text"/>

Benefits

E.I.		
C.P.P.		
W.C.B.		
M.S.P.		
Pension Plan		
Extended Health & Dental		
Group Life, A.D.D. & L.T.D.		
Other (attach details)		

%

Total Benefits		
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Total Staffing Costs		
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Supplies

Raw Food Costs		
Supplies – Housekeeping/Laundry		
Supplies – Kitchen		
Other miscellaneous supplies & equipment		

Total Supplies Costs		
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Housing Expenses

Mortgage (P & I)		
Property Taxes		
Maintenance & Repairs:		
Building Maintenance, Materials/Repair, Small Equipment		
Grounds Maintenance, Materials/Repair, Small Equipment		
Service Contracts (attached list)		
Utilities (specify):		
Heating & Domestic Hot Water		
Electricity other than Heat		
Water & Sewer		
Garbage Removal		
Insurance		
Replacement Reserve		
Contingency for Vacancy Loss		

Total Housing Expenses		
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Administration (non-staffing costs)

Administration:		
Office Overhead i.e. Supplies & Small Equipment, Rental Equip.		
Telephone & Other Communication Service		
Association Dues		
Purchased Services (Non-Labour)		
Audit & Legal		
Other (specify):		

Total Administration Costs		
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TOTAL EXPENDITURES		
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TOTAL REVENUE (from Page 1)		
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PROJECTED SURPLUS/(DEFICIT)		
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Support Documentation: Combined Operating Budget

Please provide notes for each budget category explaining the basis for the estimate. For “EXPENDITURES Staffing,” please provide the weekly staff schedule showing which staff positions are on duty over the course of each day.

Operating Budget Completion Guidelines**Society**

Fill in the Society's full name as shown on the Certificate of Incorporation.

Project Address

Fill in the proposed site and civic address if known.

of Housing Units

Fill in the number of units for which the Society is seeking assistance.

REVENUE

This section should be completed after the “Expenditures” section has been drafted.

• Tenant Rent Contribution

Assume an average gross income of \$1200 per month which is approximately \$1140 after tax. Each Tenant will pay 70% of their after-tax income on average about \$800 monthly. Multiply this average amount by the number of units.

• BC Housing Contribution

To calculate:

- a) Apportion the staffing costs (including benefits) which are related to housing, principally some portion of the administrator and support positions, and the maintenance staff.
- b) Add the staffing cost (a), the “Total Housing Expenses” category in “Expenditures” below, and a reasonable portion of the “Administration (non-staffing costs)”.
- c) Assume that \$360 per unit per month of the Tenant Rent Contribution goes toward all housing expenses.
- d) BC Housing's contribution will be b) minus c)

• Health Authority Funding

The Health Authority is responsible for the shortfall in funding the hospitality (if any) and the personal care services.

To calculate the hospitality shortfall and the personal care cost:

- a) Apportion those staffing costs (including benefits) which are related to provision of the hospitality and personal care services, principally some portion of the administrator and support positions, social/recreational co-ordinator, dietary/food service workers, and housekeeping/laundry staff, all supplies, and a portion of the “Administration (non-staffing costs)”.

Note: The Health Authority needs to know the cost of personal care services. See below under “EXPENDITURES” for how to estimate personal care costs.

- b) Assume that \$440 per unit per month from the Tenant Rent Contributions goes toward the hospitality services costs.
- c) The Health Authority’s contribution will be a) minus c)

- **Other**

Include any other anticipated revenue, e.g. extra meals, interest income on funds on deposit, rental revenue for space in the common areas or donations and fundraising events.

TOTAL REVENUE

Total all revenue categories.

EXPENDITURES

Staffing (including relief)

All staff positions should be shown in this sub-section.

When staff will perform multiple tasks, please estimate how much time will be spent on each task, using the category of Full Time Equivalent (FTE). For example, if a person is spending half time on “Housekeeping/Laundry” and half time as a “Personal Care Worker,” please indicate .5 FTE in each sub-category.

If the Society will be purchasing services by contract, rather than delivering services through directly employed staff, use the categories immediately below, e.g. “Purchased services – dietary”.

Note:

Please provide your staffing assumptions in “Notes to the Operating Budget”, for example, what positions are being combined.

- **Administrator**
Salary (not including benefits) of the main staff person, i.e. executive director or CEO.
- **Administrative Support**
Salary (not including benefits) for office support staff, assistant, receptionist, bookkeeper.
- **Social/recreation Co-ordinator**
Salary (not including benefits) for position.
- **Personal Care Workers**
Salary (not including benefits) for positions. **Assume one hour per Tenant per day of personal care services to determine the staffing levels needed.** (This will not apply when the Health Authority is organizing the delivery of personal care services.)
- **Dietary/Food Services**
Salary (not including benefits) for all positions involved in food preparation and serving food.
- **Housekeeping/Laundry**
Salary (not including benefits) for positions.

- **Maintenance**
Salary (not including benefits) for position.
- **Other**
Specify.
- **Relief**
Allow for the cost of extra staff to cover when regular staff are on vacation, statutory holiday or sick leave.
- **Accrued Vacation**
Not applicable in the first year of operations.
- **Purchased Services – Administration**
The price for any administrative services (e.g. bookkeeping) acquired on a contract basis, i.e. through a non-employee relationship.
- **Purchased Services – Dietary**
The price for any food services (e.g. food preparation) acquired on a contract basis, i.e. through a non-employee relationship.
- **Purchased Services – Housekeeping/Laundry**
The price for any housekeeping/laundry services (e.g. laundry) acquired on a contract basis, i.e. through a non-employee relationship.
- **Purchased Services – Personal Care Services**
The price for any personal care services acquired on a contract basis, i.e. through a non-employee relationship.
- **Other** (specify)
- **Total Labour Costs**

Benefits

Unless the Society has the experience/expertise to compute the individual benefit costs, allow 20% of the total salary costs (not including the cost of any “purchased services”).

- **Total Benefits**

Supplies

- **Raw Food Costs**
All food acquisition costs incurred directly by the Society.
- **Supplies – Housekeeping/Laundry**
All cleaning and laundry costs incurred directly by the Society.
- **Supplies – Kitchen**
All costs incurred directly by the Society for kitchen equipment and supplies.
- **Other Miscellaneous Supplies & Equipment**
- **Total Supplies Cost**

Housing Expenses

- **Mortgage (P & I)**

Enter the amount of the mortgage payments (principal and interest) that must be paid during one year. Compute based on the “Total mortgage financing required” in the capital budget using an interest rate of 6.1%. For new construction Projects, amortize over 35 years; for renovation Projects, amortize over 25 years.

- **Property Taxes**

Include the costs for municipal taxes in this category, as well as any license fees the Society has to pay for municipal or regional services.

Some municipalities include service fees for water and sewer with their property tax billing. Record these costs under the “Water and Sewer” category under **Utilities**.

- **Maintenance & Repairs:**

- *Building maintenance, materials/repairs, small equipment*

Budget for plumbing and electrical supplies needed on site for repairs. Also include the costs for hiring plumbers, electricians and carpenters to make repairs and estimate cost for any appliance repairs.

Equipment costs, including rental of building maintenance equipment, and janitorial supplies such as hand tools, pails and cleaning products are included in this section.

- *Grounds maintenance, materials/repairs, small equipment*

Include maintenance contract costs for lawn maintenance and services such as pruning and landscaping work. Costs for minor repairs to pathways, parking areas and sidewalks are also included in this category. Budget for grounds equipment rental costs, fertilizer, plants, gasoline and other materials needed for grounds maintenance and repair.

- *Service contracts (attach list)*

Include recurring contracts for services such as security, snow removal and pest control in this category. Also include service contracts for fire alarm and sprinkler inspections, elevator and intercom maintenance.

- **Utilities:**

- *Heating and domestic hot water*

If the development will have central heating for the common areas and Tenant’s units, enter the total heat and hot water costs in this category. When the units contain individual gas and electricity meters in each resident’s name, only enter the costs for heating hot water and the heating costs for common areas.

- *Electricity other than heat*

Include the lighting costs for common areas and other electrical power costs.

If the development will have electric heat, heating costs should be allocated to the Heat/Hot Water Category. If you are unsure of what to budget for heat and other electrical costs, BC Hydro may help with an estimate of the breakdown.

- *Water and sewer*
Include an estimate of what the Society will pay for municipal water or sewer services. If you do not have municipal water and sewer services, include the costs to have a septic tank pumped, or for maintenance of a sanitary system or well in this category.
- *Garbage removal*
Include the costs for municipal garbage pick up or for a private waste removal company here.
- **Insurance**
Insurance costs for liability, fire, theft, earthquake and other damages, and directors' liability should be entered on this line.
- **Replacement Reserve**
Allow \$60 per unit per month. This reserve covers the future replacement costs of appliances, flooring, furnaces, hot water tanks, carpets, linoleum, window covering, painting and paving.
- **Contingency for Vacancy Loss**
The contingency for vacancy loss is intended to help the Society meet normal operating costs in times of moderate vacancies.

Budget up to one percent of "Total Housing Expenses" as a contingency for vacancy loss.
- **Total Housing Expenses**

Administration (non-staffing costs)

- **Office Overhead (supplies, small equipment, rental equipment)**
Include costs for office supplies such as paper, staplers, computer and photocopier supplies, bank charges, etc., as well as office equipment rental in this section.
- **Telephone and other Communication Services**
Enter the expenses for telephones, cell phones, Internet service, and pagers.
- **Purchased Services (non-labour)**
- **Audit & Legal**
Enter the amount you pay to have financial statements audited and for legal services in this category.
- **Other (specify)**

TOTAL EXPENDITURES

TOTAL REVENUES (from page 1)

PROJECTED SURPLUS (DEFICIT) Plan for a breakeven budget.

10.1 Schedules

Societies must submit two schedules:

- The first should estimate the time required to meet the conditions for project commitment from BC Housing and the health authority.
- The second should project the time required to complete the project once project commitment has been received.

The societies of those submissions which evaluate well will be asked to prepare more detailed proposals. To meet the conditions for “project commitment,” a proposal must provide BC Housing and the health authority sufficient information to confirm:

- that it can achieve or has achieved all local approvals;
- that the capital proposal can be completed for the agreed price;
- that the physical design conforms to the needs of the program, as agreed by BC Housing and the health authority; and
- that the plan for operations meets program standards and is affordable.

Schedule I: From EOI Submission to Project Commitment

Activity	Date of Completion	Time Required (in weeks) for Task and any Comments
1. Land: lease negotiations complete		
2. Design-build and design-tender to complete design drawings and outline specifications, i.e. design development phase ¹		
3. Construction management – to complete feasibility, scope development and costing		
4. Municipal land use approvals achieved, including Development Permit		
5. Capital budget development completed		
6. Detailed support services (hospitality and personal care) plan completed		
7. Operating budget completed		

¹ See Section 1, Project Commitment Stage, Drawing and Specification Requirements, *Independent Living BC Design and Construction Standards*.

Schedule II: Project Commitment to Project Occupancy

Activity	Date of Completion	Time Required (in weeks) for Task and any Comments
1. Review of working drawings by BC Housing		
2. <u>Design-Build</u> : Completion of contract documents and construction contract execution		
3. Building permit issued		
4. <u>Design-Tender</u> : Tender issued; contract awarded		
5. Loan commitment, execution of lease, mortgage, operating agreements		
6. Construction start		
7. First advance		
8. Commissioning (implementation of management plan) start date		
9. Commissioning (implementation of management plan) completion date		
10. Substantial Completion		
11. Interest Adjustment Date		
12. First Occupancy		