

ADDENDUM # 6
Issued: March 15, 2024

SOLICITATION #: RFP 1070-2324-042

TITLE: New Rental Housing Units Under the Building BC: Indigenous Housing Fund

LOCATION: The Province of BC

SUBMISSION DEADLINE: May 15, 2024 @ 2:00 P.M. PT

PAGES: Twenty-three (23)

All addenda are to be acknowledged on the Submission Form

This Addendum incorporates the following items:

1. Answers to the questions submitted by Proponents before 2:00 p.m. PT on March 1, 2024
2. Answers and guidelines addressing the questions related to Appendix 14, Response Template
3. Sustainability and Resilience (S&R) Frequently Asked Questions (FAQs) and materials and resources to help Proponents better understand S&R related IHF RFP requirements.

1. QUESTIONS AND ANSWERS

	QUESTIONS	ANSWERS
1	Can you build single family houses on this program?	Funding prioritizes multi-unit building projects, which will be scored higher. Past projects have addressed the housing needs of larger families by including four to six-plexes, row housing, and townhouses with 3-4 bedrooms. Unit sizes shall adhere to BC Housing’s Design Guidelines and Construction Standards.

ADDENDUM # 6
Issued: March 15, 2024

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2	<p>We are looking into options to develop our property into a 6 or 7 plex.</p> <p>Is there funding/financing available for owners who would hire a developer to construct the units? These would be kept as rental units after development.</p> <p>Any resources would be appreciated</p>	<p>Please check Proponent eligibility criteria in IHF RFP Appendix 9 - Requirements and Deliverables, Section 1. Purpose and sub-section 2.1 of Section 2. Mandatory Requirements.</p> <p>An eligible and successful Proponent under the IHF RFP would be able to have access to grants and financing.</p> <p>If interest is to develop housing for middle income, BC Builds is available. For more information on BC Builds, please visit BC Builds Homes</p>
3	<p>1) One of our clients is a First Nation organization that is looking to build a Project for its members (approximately 15 units). They would like the facility to be a hybrid model with independent living and the option for assisted living for members that require additional care (i.e. 4 assisted living units). I am writing to enquire if the Indigenous Housing Fund is an option when assisted living is also involved. Specifically, from an operational standpoint the assisted living residence will require additional expenses (i.e. residential care aid salaries, meals, housekeeping, etc). If it is an option, would these expenses be excluded when preparing the operating/capital budget for the RFP.</p> <p>2) I was reviewing the IHF with a First Nation client and they had a question regarding building and land ownership. Their question was does the building and land need to sit within a housing society/non-profit <u>or</u> can the building and land be owned by the Nation and leased to the housing society/non-profit?</p>	<p>1) Assisted Living model is not an option under IHF. IHF is targeted for residents who live independently without on-site supports. Note: Funding available for light residential support services (i.e., Tenant Support Worker).</p> <p>2) Our interpretation of this question is the land is on reserve. Based on proposals that are on reserve, to meet one of the mandatory requirements is the ability to establish a mortgageable interest. Answer depends on which of the 3 types of First Nation lands apply:</p> <ol style="list-style-type: none"> 1. Reserve lands managed by Indigenous Services Canada

ADDENDUM # 6
Issued: March 15, 2024

	QUESTIONS	ANSWERS
	<p>My interpretation was that the non-profit should own the building – Please confirm if this is accurate.</p>	<p>(“ISC”) pursuant to the <i>Indian Act</i>; and</p> <ol style="list-style-type: none"> 2. Reserve lands subject to a Land Code that has been developed by a First Nation pursuant to the <i>First Nations Land Management Act</i> (“FNLM”). 3. Treaty lands <p>Under Reserve land under the <i>Indian Act</i>, to create the mortgageable interest and if approved by a land designation, a lease from the landlord, His Majesty the King in right of Canada, to the Non-Profit is required. The mortgage would then be over a leasehold interest and the building only would then be owned by the non-profit for the term of the lease.</p> <p>Under a Land Code, title held by Canada. However, FNLM gives First Nations the authority to enter contracts for their reserve lands in their own lands. To create the mortgageable interest and only in accordance with the Land Code terms, a lease from Canada and the First Nation*, to the Non-Profit is required. The mortgage would then be over a leasehold interest and the building only would then be owned by the non-profit for the term of the lease.</p> <p>*Each Land Code is different; it is important to adhere to the Land Code requirements for leases and mortgages.</p> <p>In the above two land regimes, the non-profit owns the building for the term of the lease.</p> <p>In the 3rd land regime for lands under Treaty, the First Nation holds fee simple to its lands. Differences exist among treaty First Nations on how they choose to regulate their lands. It is best to determine with the</p>

ADDENDUM # 6
Issued: March 15, 2024

	QUESTIONS	ANSWERS
		applicable Treaty lands if a fee simple or leasehold interest will be provided for the mortgageable interest.
4	<p>I am writing to ask a few questions regarding the Indigenous Housing Fund.</p> <p>Our nation is interested in building more housing both on and off reserve, and I would like to present proposals to Chief and Council</p> <p>What kind of financial commitment is required of the nation to begin the process?</p> <p>I understand that there is interim funding during construction. Are there any other upfront costs I will need to consider?</p>	<p>Financial commitment required may be:</p> <ol style="list-style-type: none"> 1. any costs incurred to prepare the proposal, 2. and/or equity contribution by the First Nation being provided as equity as set out in IHF RFP Appendix 9 – Requirements and Deliverables, Section 3.f Proponent Contributions (3d paragraph, page 9), 3. any non-housing space deemed ineligible space under IHF, 4. staff time spent on proposal and development lifecycle. However, within limits, Society organization costs are allowed under the capital budget costs to cover some of these costs. <p>Successful applications have an opportunity to request reimbursements for eligible costs related to preparing the proposal.</p>
5	<p>We are working with a potential proponent who wants to build affordable rental for Nation members and Indigenous individuals and families from the area. While the proponent’s target for this housing is Indigenous individuals and families, should there be periods of time when there are vacancies that are not being filled, can the proponent widen the tenant pool and fill vacancies to the wider community? The proponent wants to reduce the risk of any vacancy periods to the extent possible.</p>	<p>Yes. The IHF Sample Operating Agreement (Appendix 8) allows this for the purpose of ensuring vacancies can be filled.</p>

ADDENDUM # 6
Issued: March 15, 2024

	QUESTIONS	ANSWERS
6	If we already applied for the Indigenous Housing Fund in 2018 and was successful in building a 39-unit apartment building, are we able apply again for the Indigenous Housing Fund for Phase II for a smaller apartment building on the same property location?	Yes, as long as a separate independent mortgageable interest can be created for the new Phase II of IHF. As we assume IHF 2018’s project likely still has it’s existing mortgageable interest already.
7	The RFP states that: “Proposed projects are required to be managed, designed and constructed by qualified, experienced and dedicated project owners and teams such as Development Consultant, Architect and Construction Contractor who have adequate knowledge, experience and capacity to successfully carry out the assigned deliverables.” This statement above uses the words “such as” when describing the projects team’s composition. Question: There are many ways to deliver a successful and compliant project and a capable design-build construction contractor can offer a turn-key solution without a designated or independent Architect. Would this be an acceptable approach provided the path to compliance is demonstrated?	Please check IHF RFP Appendix 6 – Evaluation Criteria and Process, Section 1.2.1.e Construction Strategy (page 39).
8	I am aiming to confirm my organizations eligibility for new rental housing units under the Building BC: Indigenous Housing Fund (IHF). After review of available documentation, I have some queries regarding Mandatory Requirement 2.1 and Mandatory Requirement 2.2 and a few other questions: Mandatory Requirement 2.1 As per the requirement “Proponent must be an Indigenous non-profit housing provider, First Nation or Indigenous Government or other non-profit society legally incorporated in BC and Canada or First Nation in BC.”	Please see answers to questions A-H below:

ADDENDUM # 6
Issued: March 15, 2024

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	<p>It is further indicated that “If an Indigenous non-profit has not been formed yet, the First Nation or Indigenous government, or other partners will undertake to form a housing society, if selected.”</p> <p>Question A: Is the component of formation of a Housing Society explicitly required?</p>	<p>Answer to Question A:</p> <p>While we understand the hesitation of the Housing Society formation, BC Housing has been assessing various options to best balance meeting the federal land regulations along with the method the funding is provided under IHF which has a grant portion and a repayable mortgage portion. (Note: The mortgage costs form a part of the operating budget. Eligible operating subsidy will be provided to cover the difference between approved expenses and the rent revenue collected as per the Operating Agreement). The repayable mortgage portion needs to have a form of takeout mortgage security. One approach of achieving the mortgageable interest is by the Non-Profit Housing Society having a leasehold interest for on reserve lands.</p> <p>To meet one of the other IHF mandatory requirements is the ability to establish a mortgageable interest. The way to create the mortgageable interest varies depending on the 3 types of First Nation lands:</p> <ol style="list-style-type: none"> 1. Reserve lands managed by Indigenous Services Canada (“ISC”) pursuant to the <i>Indian Act</i>; and 2. Reserve lands subject to a Land Code that has been developed by a First Nation pursuant to the <i>First Nations Land Management Act</i> (“FNLMA”). 3. Treaty lands <p>On Reserve land under the <i>Indian Act</i>, to create the mortgageable interest and only if approved by a land designation, a lease from the</p>

ADDENDUM # 6
Issued: March 15, 2024

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	<p>Question B: The First Nation has not yet formed a Housing Society and there is significant hesitation to do so within leadership. As we understand, this is typically a requirement of BC Housing. Is there ability to bypass this requirement based upon the services our department already offer?</p>	<p>landlord, His Majesty the King in right of Canada, to the Non-Profit is required.</p> <p>Under a Land Code, title held by Canada. However, FNLMA gives First Nations the authority to enter contracts for their reserve lands in their own lands. To create the mortgageable interest and only in accordance with the Land Code and any required membership approval, a lease from Canada and the First Nation*, to the Non-Profit is required. The mortgage would then be over a leasehold interest and the building only would then be owned by the non-profit for the term of the lease.</p> <p>*Each Land Code is different; it is important to adhere to the Land Code requirements for leases and mortgages.</p> <p>Answer to Question B:</p> <p>Some First Nations have elected to keep the non-profit housing society as the entity who receives the funding and holds the mortgage and assigns the property management aspect to be handled under the First Nation’s existing departments. Proponents shall be aware that sub-contractors retained to help the Proponent operate the building are subject to BC Housing approval which will not be unreasonably withhold.</p>

ADDENDUM # 6
Issued: March 15, 2024

	QUESTIONS	ANSWERS
	<p>Questions C&D: Mandatory Requirement 2.2</p> <p>As per the requirement “For projects On-Reserve: Proposals for projects for which the applicant does not yet have a leasehold or fee simple interest will be considered. Applicants will need to provide a resolution from the governing body of the First Nation that:</p> <p>(1) confirms their support for the project; and</p> <p>(2) commits the First Nation to working towards the issuance of a leasehold tenure that meets BC Housing’s requirements as the project advances.”</p> <p>Question C: Can you share any further details re “BC Housing Requirements”?</p>	<p>Answer to Question C:</p> <p>At the time of the RFP submission, mortgageable interest in the land is supposed to be evidenced. However, for on reserve projects, if a leasehold or fee simple cannot be evidenced at the time of the RFP submission, BC Housing will accept in lieu, a band council resolution from the governing body of the First Nation that:</p> <p>(1) confirms their support for the project; and</p> <p>(2) commits the First Nation to working towards the issuance of a leasehold tenure that meets BC Housing’s requirements as the project advances.</p> <p>This will provide the commitment to establish the leasehold tenure to achieve the mortgageable interest which is required to receive the grant and repayable portion of the funding. If other forms of takeout mortgage security is being provided, please have the band council resolution provide confirmation.</p>

ADDENDUM # 6
Issued: March 15, 2024

	QUESTIONS	ANSWERS
	<p>Question D: The First Nation has enacted Land Code, therefore to determine if we meet this requirement I would require additional information as to the exact requirements per BC Housing so that I can share with my Finance/Lands department to determine if we could meet the benchmarks.</p>	<p>Answer to Question D:</p> <p>For the Land Code inquiry, please check IHF RFP Appendix 9 – Requirements and Deliverables, Section 6.6.1 Property Tenure, sub-section 2 Land Code (page 9-10).</p> <p>The IHF funding framework pays for the capital project budget with a combination of grants and mortgage subsidies through the operating budget:</p> <ul style="list-style-type: none"> a. Capital Grant per unit \$382,721. b. Interim Construction/Takeout Financing: up to 100% of construction cost of the residential/housing component, subject to BC Housing lending criteria. c. Operating Subsidy: Operating subsidy is available for eligible residential/housing component, where required. Eligible operating subsidy will be provided to cover the difference between approved expenses and the rent revenue collected, as per the Operating Agreement. <p>For example:</p> <p>20 unit building and capital budget is \$10M is funded by:</p> <ul style="list-style-type: none"> a) Grant per unit \$382,721 x 20 units = \$7,654,420 Grant b) Balance of capital still required \$2,345,580 (\$10M less \$7,654,420 grant) is funded with interim construction financing by BC Housing. c) At takeout (post occupancy), \$2,345,580 construction loan is a repayable loan by the Non-Profit. d) Takeout lender takes out the interim loan from BC Housing and the takeout lender is owed a monthly mortgage payment. This

ADDENDUM # 6
Issued: March 15, 2024

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	<p>Additional Queries</p> <p>Question E: Is there an overall cap on project budget ask? Under funding I see there is a capital grant per unit of \$382,721 for all unit types.</p> <p>Question F: Is there a limit to the number of units an applicant can apply for?</p> <p>Question G: If an organization were to apply to the fund and be successful, does this limit them from applying in following years? (i.e., if we were to apply for a smaller project this year, is there potential to apply for a bigger project in the future?). Can an organization submit multiple applications? The First Nation is a large organization with multiple departments. If multiple applications happened to be accidentally submitted by the First Nation, would this be flagged by BC Housing? Or would this disqualify the Nation?</p> <p>Question H: It is my understanding that project with multi-unit buildings will be scored higher. Would applying for two multi-unit</p>	<p>mortgage cost forms part of the building operating expenses.</p> <p>e) IHF program funding provides eligible operating subsidy to cover the difference between approved expenses and the rent revenue collected, as per the Operating Agreement.</p> <p>Please check IHF RFP Appendix 9 – Requirements and Deliverables, Section 5 Type of Mortgageable Interest (page 9).</p> <p>Answers to Additional Queries</p> <p>Answer to Question E: There is not an overall cap on the budget ask and the construction costing will need to be verified by a Quantity Surveyor.</p> <p>Answer to Question F: There is no limit to the number of units being applied for, but the number of units needs to be supported by a need and demand analysis and the Non-Profit housing society’s capacity to manage the size of the project.</p> <p>Answer to Question G: There is no limit to applying for future RFP funding calls. Proponent can submit multiple proposals provided that:</p> <ul style="list-style-type: none"> a) Each proposal stands for one project, and b) Each project proposal must be sent as a separate proposal. <p>Answer to Question H: One building footprint vs. two building footprint typically garners a more cost-effective construction costs as it’s one</p>

ADDENDUM # 6
Issued: March 15, 2024

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	buildings on the same lot be less preferable than one building? 2 buildings would allow us to better utilize the footprint of our lot, however if this factor would work against us, we would like to reconsider.	foundation, one roof for example to pour and/or install and maintain. In addition, both the capital and operating budget is assessed. If there is a reason why two buildings are considered to be efficient for the target populations, the RFP section 6.3 Project Profile, .1 Design and Unit Size asks Proponents to “Justify why the proposed project is suitable for the identified target population/households. “
9	<p>I have a question around any funding limits for the Indigenous Housing Fund.</p> <p>Is there a cap for a First Nation’s application for the Indigenous Housing Fund Program?</p> <p>Is there a cap if a nation was successful to obtain funds in a previous year? Are there limitations for future years?</p>	The total unit allocation under the current IHF RFP is 1750 units. There is no cap for applications, however, funding allocation will be performed as set out in IHF RFP Appendix 9 – Requirements and Deliverables, Section 4 Funding Allocation (page 9).
10	<p>I am in the beginning stages of constructing a 6-story building that will have smaller approx. 650sqft affordable housing units which I would be happy to please to the BC Government for 10-35years+. Before I begin any of the work, I have the following questions:</p> <p>1. Is there any Grant's available? Per unit or for the project? For a affordable housing units project which I will give to BC Housing to rent.</p>	<p>1. The IHF funding framework pays for the capital project budget with a combination of grants and mortgage subsidies through the operating budget:</p> <ul style="list-style-type: none"> a. Capital Grant per unit \$382,721; b. Interim Construction/Takeout Financing: up to 100% of construction cost of the residential/housing component, subject to BC Housing lending criteria. c. Operating Subsidy: Operating subsidy is available for eligible residential/housing component, where required. Eligible operating subsidy will be provided to cover the difference

ADDENDUM # 6
Issued: March 15, 2024

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	<p>2. Is it possible to get favorable financing for the construction loan to construct the 6-story?</p> <p>3. Do you or can you assist with the planning stage and with the local municipality so we can get maximum amount of affordable units? Please advise.</p>	<p>between approved expenses and the rent revenue collected, as per the Operating Agreement.</p> <p>Proponents are to develop and operate the housing project.</p> <p>2. See answer above. Six-story is an acceptable form.</p> <p>3. BC Housing is the funder and not the owner/developer. The owner/developer applicant would be responsible to complete all phases of the development including any municipal relationships and any density bonus conversations.</p>
11	<p>I have a question, if an indigenous nonprofit does not own land as of yet, are they still able to apply under the IHF Requests for funding? Please let me know.</p>	<p>Please check IHF RFP Appendix 9 – Requirements and Deliverables, Section 2 Mandatory Requirements, sub-section 2.2 Mortgageable Interest Funding Allocation (page 3) which sets out requirements for land ownership and lists exceptions which shall be evidenced.</p>
12	<p>I have a few questions regarding the Indigenous Housing Fund, and I am wondering if funding would be available for our project.</p> <p>We are opening a mobile home park on reserve on Vancouver Island, and I am wondering if this funding is available for trailers/mobile homes and/or tiny homes. Our goal is to house currently off-reserve nation members by providing a creative solution to the limited on-reserve housing available.</p> <p>Please let me know if this initiative would be helpful for us.</p>	<p>Thank you for suggesting creative solutions for housing. Unfortunately, a mobile Home Park with individual pads/mobile homes or tiny homes typically does not align with the housing model BC housing has four permanent long-term housing under the IHF RFP which is targeting a multi unit model.</p>
13	<p>1. Is a newly created indigenous non-profit organization eligible to apply?</p>	<p>1. Yes, newly created Indigenous non-profit organization is eligible to apply.</p>

ADDENDUM # 6
Issued: March 15, 2024

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	<p>2. If yes how the absence financial records affect the evaluation process</p> <p>3. If the npo is backed by an existing private organization with experience in management of such projects can its experience/financials being counted toward the evaluation process</p> <p>4. Is a newly created partnership with local developers/construction companies eligible to be chosen for the development of the project?</p>	<p>2. In the absence of financial records due to the non-profit being newly established Proponent will be expected to provide a comprehensive action plan explaining how Proponent intends to meet this RFP and IHF Operating Sample Agreement (Appendix 8) requirements.</p> <p>3. If the non-profit intends to retain sub-contractors, it shall be explicitly stated so in Proponent’s submission. Proponents shall illustrate how their sub-contractors’ experience and qualifications will help Proponent to meet the requirements of this RFP and the IHF Operating Sample Agreement (Appendix 8)</p> <p>4. Please refer to Proponent eligibility criteria in IHF RFP Appendix 9 – Requirements and Deliverables, Section 1. Purpose and Section 2. Mandatory Requirements.</p>
14	<p>In Section 2. Mandatory Requirements, specifically 2.1 Eligible Entity and Acknowledgement of Partnership (or Partnership Agreement)</p> <p>1. How is BCH verifying that the proposals submitted are from or on behalf of Indigenous non-profit housing providers? Is there a verification/declaration requirement?</p> <p>2. In section 6 Project requirements, specifically section 6.2 Zoning and Subdivision requests that “Current zoning is appropriate, or the jurisdiction requirements have been or could be satisfied to commence construction within 18-24 months of award date. Subdivision (if any) status should be confirmed.” We interpret that selected proponents would be awarded in summer 2024, and are you suggesting that the projects would need to demonstrate that</p>	<p>1. Proponents are required to complete Row 9 of Section 1- General Information of Part A of the Response Template (Appendix 14) whereat Proponents must select which eligibility criteria they met.</p> <p>2. Correct, projects need to demonstrate construction can commence no later than 24 months of award. Assuming a summer 2024 award would mean no later than summer 2026. Shovel readiness is not a mandatory requirement of the IHF RFP. Including a rationale of a later construction start and outstanding requirements of the development would be important when the full project schedule is evaluated.</p>

ADDENDUM # 6
Issued: March 15, 2024

	QUESTIONS	ANSWERS
	<p>construction occurs no later than summer 2026? Is one of the evaluation criteria the shovel readiness of the proposals? Would there be consideration for construction to start at a later time if reasonable rationale is provided for a later construction start?</p>	<p>Please note that <i>“Proposals with more detailed, consistent, and realistic project schedule will receive higher score.”</i> as set out in IHF RFP, Appendix 6- Evaluation Criteria and Process, Section 1.2.8 Project Schedule (page 42).</p>
15	<p>The First Nation’s society will be applying for the Indigenous funds for multifamily homes on a new subdivision on the nations land. Attached to this email is a master plan of the subdivision that the nation that is “housing ready” with archaeological and services to the lot line completed.</p> <p>As we are working through the concept and Class D costing, but we have the following preliminary questions:</p> <ol style="list-style-type: none"> 1. Are single-family homes included in BCH Indigenous fund? 2. Does the funding support garages and driveways? 3. What if house layouts slightly exceed the maximum square footage? 	<p>Please see the answers below:</p> <ol style="list-style-type: none"> 1. Funding prioritizes multi-unit building projects, which will be scored higher. Past projects have addressed the housing needs of larger families by including four to six-plexes, row housing, and townhouses with 3-4 bedrooms. Unit sizes shall adhere to BC Housing’s Design Guidelines and Construction Standards. 2. Yes, and will be assessed with overall capital costing and efficient designs to capture cost effective ways to construct parking requirements. 3. Interior unit sizes should meet to the requirements of BC Housing’s Design Guidelines and Construction Standards and all Technical Bulletins. If proposing reasonable larger square footage, provide rationale and justification for consideration, however, this will not guarantee acceptance of the unit size.

ADDENDUM # 6
Issued: March 15, 2024

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	<p>4. What standards will we have to follow in designing the homes?</p> <p>5. What energy efficiency standards are minimum requirements for BC Housing?</p> <p>6. Can we consider more durable materials for the houses?</p> <p>7. What percentage of accessible homes are required, those focusing on disabled or elderly?</p> <p>8. What percentage of adaptable homes are required that can be modified for disabled or the elderly?</p>	<p>4. Please check IHF RFP Appendix 6 – Evaluation Criteria and Process, Section 6.3 Project Profile (page 39).</p> <p>Appendix 11 of the RFP has links to:</p> <ul style="list-style-type: none"> a) BC Housing Construction Standards & Guidelines b) BC Housing’s Design Guidelines & Construction Standards c) BC Housing Design Guidelines and Construction Standards Technical Bulletin No. 3-2013: Sections 2 and 4 <p>5. BC Housing’s minimum energy efficiency requirements are outlined in the BC Housing Design Guidelines and Construction Standards; Section 2 – Technical Bulletin No. 3</p> <p>6. BC Housing’s Design Guidelines and Construction Standards including Technical Bulletins covers more durable products. However, BC Housing will also review any local knowledge of productions to address location factors of weather conditions.</p> <p>7. Minimum Accessibility Requirements: a) Ensure that at least 5% of the total units are accessible, as defined by BC Housing Design Guidelines and Construction Standards.</p> <p>If CMHC funding applies, please refer to IHF RFP Appendix 9 – Requirements and Deliverables, Section 3.f Proponent Contributions (1st paragraph, page 9) page 9 to meet CMHC accessibility targets.</p> <p>8. Please refer to BC Housing Design Guidelines and Construction Standards for Wheelchair Accessible and Adaptable Dwelling Units related requirements. Accordingly, if the building is</p>

ADDENDUM # 6
Issued: March 15, 2024

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	<p>9. What landscape improvements are included in the BCH funding, considering the trees will provide shade and energy conservation, and reduce the Heat Island Effect by up to 10 degrees, especially considering the Sunshine Coast location?</p> <p>10. Will BC Housing fund our “Community Support Building” considering it is part of our wellness, health, and healing program like the House of Clans?</p> <p>11. What about the street standard and making it a more innovative complete and safe street for children and the elderly?</p>	<p>intended for the seniors, the project should incorporate 100% adaptable or wheelchair accessible units, with at least 5% being wheelchair accessible. If the building is intended for other or mixed occupancies, then there is at least 5% wheelchair accessible units requirement. There are other adaptability related best practices incorporated in the BC Housing Design Guidelines and Construction Standards, which applies to all residential units, in all buildings.</p> <p>9. BCH recognizes the effectiveness of trees in providing shade and cooling, and encourages preservation of trees when safe (with regards to interface fire and other risks) and feasible. Please refer to your municipal requirements for tree retention and replacement.</p> <p>10. The funding and Design Guidelines and Construction Standards allows for common space for tenants to use. There is a maximum allowable square footage depending on the size of the building. BC Housing operational funding is available for light support services to the tenants but does not cover a full health and wellness program. However, as the housing society / owner and operator of the building, coordination and funding of your own social activity for your tenants can be decided by the housing operator.</p> <p>11. Section 3 in the BCH Housing Design Guidelines and Construction Standards describe Crime Prevention Through Environmental Design (CPTED) principles and recommendations for consultants to consider and incorporate into their project design for the building and site. There might</p>

ADDENDUM # 6
Issued: March 15, 2024

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		be other requirements from Authority Having Jurisdiction (AJH), depending on the location of the project, that would be required to comply with on this subject area.
16	<p>I'm putting together a Pre-Development Funding application for a potential Indigenous Housing Fund application. I'm wondering if you have a deadline for this application. Will BCH review and approve it BEFORE we officially submit the IHF full application? or will BCH look at it at the same time when evaluating the full IHF application?</p> <p>Is there a deadline for the PDF application?</p>	<p>Currently, there is no deadline date that has been issued but we ask Proponents to check the BC Housing website for the current status prior to applying for PDF. The general concept is earlier access to PDF funds is to allow Proponents time to use PDF funds to conduct the necessary due diligence, feasibility analyses and design specifications to develop a comprehensive proposal in time for the RFP submission deadline. As we get closer to the IHF call closing, PDF applications may not be able to be processed.</p>
17	<ol style="list-style-type: none"> 1. 6.3.2 C - this clause requests third party non-housing funded components provide both capital and operating budgets. Why is BC Housing requesting the operating budgets for these spaces? Will a total operating costs and total revenues for these spaces line be accepted? 2. Is there a PDF request tab included in the broader application? Or is PDF application part of a separate process? What if my project did not apply for PDF in advance, but would like PDF with project award? 3. Can you confirm what the file size limit is for email? 4. Is BCH prepared to provide additional capital monies or 	<ol style="list-style-type: none"> 1. The budget provided must clarify any shared costs (e.g. shared building expenses, taxes, etc.) and rationale for the pro-rata share. It must also clarify the source of revenues. The intent is to ensure that any non-housing components will be independently financially viable. 2. For the IHF RFP, there is no tab in the broader application for PDF. The separate process is under BC Housing's website for Project Development Fund which is currently still open: Project Development Fund (PDF) BC Housing With project award, a successful applicant still can request PDF. 3. The total file size limit is 20MB. Please check the RFP Section 3.2 Submission Location for further details on how to submit large files. 4. This will need to be reviewed case by case and against the

ADDENDUM # 6
Issued: March 15, 2024

	QUESTIONS	ANSWERS
	<p>subsidy to offset the costs of third-party sustainability standards/certification when there is a clear priority for those items in the proposal?</p> <p>5. Is BCH paying for tenant relocation costs given the major focus on equity, diversity inclusion and belonging?</p> <p>6. Is a thermal comfort analysis required for buildings with full mechanical cooling?</p> <p>7. What are the subsidy targets for projects? Can you please provide targets by region (a range would be acceptable) and by unit type?</p> <p>8. Will projects with family-sized units be allowed to target a higher subsidy given there is a set grant for all unit types?</p> <p>9. Sustainability requirements emphasize 100% electrified buildings, how does BC Housing consider emergency power sources, such as a gas powered backup generator for elevators?</p>	<p>overall capital budget proposed.</p> <p>5. Proponents will be responsible to carry out costs associated with tenant relocation. Please refer to RFP Appendix 9, Section 6.3.5 Tenant Relocation Plan.</p> <p>6. As per BC Housing Design Guidelines and Construction Standards Technical Bulletin No. 3, “a thermal comfort analysis is required for all passively cooled buildings (i.e., Buildings without mechanical cooling in all occupied spaces). Therefore, if the building has full mechanical cooling, a thermal comfort analysis is not required.</p> <p>7. Subsidy requirements may range from project to project. Subsidy targets will not be posted.</p> <p>8. Larger family size units subsidy will be considered recognizing the higher cost to build larger units. Proponents are encouraged to demonstrate additional funding to support development of the proposed project and are encouraged to contribute as much equity as possible to increase the viability of undertaking their development.</p> <p>9. BC Housing Design Guidelines and Construction Standards emphasize that “All major systems should be fully electric wherever possible” but do not specify the fuel-type of emergency generators. ‘Section 4 Div 26.2.8 Emergency Generators’ states that “The design requirements for the</p>

ADDENDUM # 6
Issued: March 15, 2024

	QUESTIONS	ANSWERS
	<p>10. Risks – if a risk is n/a do we still have to fill out the likelihood?</p> <p>11. Can you expand on how the points are calculated in the risk table?</p> <p>12. Given this is within BCH’s purview, what date should we use for notice of award in the schedule?</p> <p>13. Can Societies/Nations apply for the same project under both CHF and IHF calls? If we have not heard an answer on CHF can we resubmit under IHF?</p> <p>14. Would you like to see unconfirmed Co-Investment grant, and therefore CMHC takeout assumptions in the proposal? Does BC Housing want to see 35-year or 50-year amortization if that is the case? How would you like this</p>	<p>generator shall be based on local conditions to establish the most cost-effective method of delivering the service while meeting the needs of the residents and the project”.</p> <p>10. If the risk isn’t applicable to your project, type “n/a” in the risk description and select “N/A (0)” in likelihood and consequence. Please refer to the instructions provided at the top of the Risk tab of Response Template Part A.</p> <p>11. Risk Table evaluation will include checking if all risks are considered, if mitigation plans are realistic and achievable, and if they will impact cost, schedule, and other factors. This table is crucial for ensuring all risks are thoroughly analyzed and presented, ensuring that compliance with requirements and successful delivery of affordable housing can be achieved. Incomplete information in the Risk Table will make it hard to assess the proposal's success rate.</p> <p>12. Please consider July as the preliminary timeframe for awards.</p> <p>13. Announcements on CHF have been issued and if Proponent is eligible under IHF RFP, any unsuccessful CHF proponent/project can submit a response to the IHF RFP.</p> <p>14. Unconfirmed equity contributions can be included with information of when the contribution will be confirmed. However, any unconfirmed equity contributions at the time of the RFP submission will not garner any scoring. It is important</p>

ADDENDUM # 6

Issued: March 15, 2024

	QUESTIONS	ANSWERS
	noted in the templates provides? We cannot get CMHC grant without going to them as the senior lender.	to clearly identify equity that is confirmed vs. unconfirmed. Please check IHF RFP Appendix 9 – Requirements and Deliverables, Section 3.f Proponent Contributions, last paragraph (page 9).
18	<ol style="list-style-type: none"> 1. For proponents without prior operating experience we understand the need to provide a “solid plan” for establishing and maintaining collaborations with local neighborhoods, community-based services providers, local municipal and Indigenous communities and governments. Can you provide greater clarification on what you mean on “solid plan”? 2. Given the delays in awarding PDF, will there be an opportunity to ask further questions after March 1st at 2pm once proponents have been funded enough to gain a full understanding of their projects? 	<ol style="list-style-type: none"> 1. Please follow the requirements of the RFP set out in Appendix 9 and the evaluation criteria established in Appendix 6 and provide a “comprehensive plan” to submit Proponent’s intentions on how Proponent will address the RFP requirements if selected. 2. Unfortunately, due to the RFP timeline, answers to questions received after March 1st will not be provided.

2. ANSWERS AND GUIDELINES RELATED TO APPENDIX 14 – RESPONSE TEMPLATE

Proponents must adhere to the guidelines outlined below and use the current version of Response Template, Part A (Appendix 14). BC Housing will not issue an updated Response Template to prevent confusion and inconvenience for Proponents who have already started filling out the current version of the Response Template.

	Questions	Answers and guidelines
1	Appendix 14 Part A Project Profile Cells Row 60 ("Confirm when mortgageable interest will be achieved"): both areas for entering dates do not accept the required format (Cells 60K-P and 60Q-V).	The date format for these cells is YYYY/MM/DD. Proponents should have no issues entering dates in this format. Please note that the Response Template was designed for use in Microsoft Excel. Using other software may encounter complications.
2	On Appendix 14 Part A, a lot of the cells cannot be resized (ex. Risks	Proponents should aim for concise responses in the provided free-text

ADDENDUM # 6
Issued: March 15, 2024

	tab). There is concern that BC Housing will not click each cell to see the full/expanded text.	cells. The cells are sized accordingly for this purpose. While BC Housing will review each cell for expanded text, details which will not fit into the free-text cell may be provided in a separate attachment. In such scenario, please specify the file name and page number corresponding to the additional details in the respective free-text cell.
3	Row 49 is crossed out - you can still select from the drop down but its crossed out when you do that.	Proponents should disregard filling out information in Row 49.
4	Colum U and V for rows 227-241 don't total, and there frozen so you can't type in them.	No total or other data is required to be filled out in Columns U and V, Rows 227, 228 and 232-241 in section 1.2.1.d Housing Development Concept of the Response Template, Project Profile tab. Only Row 229 to 231 in Columns U and V (highlighted in dark grey color) will be totaled and considered in the evaluation purpose.
5	Row 368 you can write in it	Cell 368 in Columns G-V was accidentally locked. Please provide your answer in a separate attachment, name the file as "Project Structure – Proposed Financing Partnerships and specify page number if included in the file with supporting documents.
6	In Appendix 14 Part A in the Project Profile Tab, row 33 column U/V is formatted as a date. Can you adjust?	The format of cell U/V33 is text, not date. It should be fine to enter any text in the cell. Please note that the Response Template was designed for use in Microsoft Excel. Using other software may encounter complications.
7	In Appendix 14 Part A in the Project Profile Tab, the text in row 44 is crossed out. Would you like us to answer this question?	It might be Row 49 (not Row 44) referenced as crossed out. Proponents should disregard filling out information in Row 49.

3. S&R FREQUENTLY ASKED QUESTIONS (FAQS)

What is the difference between Thermal Comfort Evaluation and sensitivity analysis?

Thermal Comfort Evaluation is based on a 2020 weather file to identify current overheating risk. The sensitivity analysis is required to assess future overheating potential risk and is based on future weather projections (2050 weather file).

What is a future weather sensitivity analysis?

ADDENDUM # 6

Issued: March 15, 2024

It is the analysis to assess the risk of the indoor temperature exceeded recommended healthy levels (i.e.25°C). It provides a comparison between the projected 2050 weather file and the existing thermal comfort evaluation (from the sensitivity analysis) to prove that the design is capable to provide acceptable thermal conditions in the future.

What are the primary climate risks in British Columbia?

Flood, Wildfires & Smoke, Extreme Heat, Drought, Power Outages, Windstorms

How can I know if my building is located on a high-risk area?

Determining if a building is in a high-risk area involves assessing various climate-related factors. The use of climate hazard maps ([see example](#)) can help to identify if the building is in a Floodplain, a Wildland Urban Interface (WUI), a high temperature area, etc. If the building is in a vulnerable area, adaptation measures should be integrated to the design to mitigate the risks.

What are some examples of resilience measures?

Flood	<ul style="list-style-type: none"> • Rain screening & dry/wet floodproofing • Install backflow-preventers at basement storm drains • Move critical systems/uses to higher floors / above FCL (Flood Construction Levels) • Improve site drainage & erosion control • Add sump pumps at lowest point of construction • Slope away • Use of bioswales, retention ponds, green roofs
Wildfires & Air quality	<ul style="list-style-type: none"> • FireSmart landscaping, non-combustible cladding & rooftop sprinklers • Select fire-retardant or -resistant siding materials • Providing shared space for cooling/clean air refuge • Upgrade filtration system (e.g. MERV 13) • CO2 Sensors
Extreme Heat	<ul style="list-style-type: none"> • Installing exterior shading (e.g. trees, louvers, overhangs) • Upsizing HVAC equipment, distribution systems, and allowing space for future modular installation. • Improving thermal performance of envelope (insulation, windows and doors) • Green Roofs

ADDENDUM # 6
Issued: March 15, 2024

Power Outages	<ul style="list-style-type: none"> • Install a source for back up power for emergency services and critical loads • Increase backup power supply to cover longer durations • Install solar-powered outdoor lighting
Wind	<ul style="list-style-type: none"> • Anchor rooftop equipment with additional fasteners • Limit overhangs to 20 inches or less • Select building envelope assemblies that are resistant to wind loads
Drought	<ul style="list-style-type: none"> • Drought tolerant landscaping & drip irrigation • Rainwater harvesting • Energy Star appliances

Note: This list is not exhaustive, and it is only an example of adaptation strategies

Where can I find more information related to resilience?

- [Climate preparedness and adaptation - Province of British Columbia \(gov.bc.ca\)](#)
- [From Flood Risk to Resilience in B.C. Intentions Paper Summary \(gov.bc.ca\)](#)
- [modernizing_bcs_emergencymanagement_legislation.pdf \(gov.bc.ca\)](#)
- [Climate-ready Housing Design Guide | BC Housing](#)
- [Microsoft Word - Risk Assessment Framework_20190718 \(gov.bc.ca\)](#)

ALL OTHER REQUIREMENTS OF THE RFP REMAIN UNCHANGED.

End of Addendum # 6