

MIZIWE BIIK DEVELOPMENT CORPORATION



REQUEST FOR PROPOSALS

Ontario Priorities Housing Initiative (OPHI)

2026-27

Capital Funding

Subject to government funding approvals

Date of Issue: August 18, 2026

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OPHI Funding

The Rental Housing Component of the Ontario Priorities Housing Initiative (OPHI) provides financial assistance, in the form of interest-free, forgivable loans to eligible non-profit Indigenous Housing Providers or partnerships between private sector and non-profit Indigenous Housing Providers, for the purpose of increasing the supply of community rental housing for off-reserve Indigenous households on, or eligible to be on, social housing waiting lists. Funding assists in providing safe, adequate and affordable rental housing to the Indigenous community within the Greater Toronto Area (GTA), which for the purpose of this RFP is defined by the geographic boundaries of Durham, Halton, Peel and York Regions and the City of Toronto.

Proponent Eligibility

In addition to the required documents outlined in Table #1, Section 2. Page 8, Indigenous Housing Providers must meet the following criteria:

1. They must be a recognized Indigenous organization permanently based in the GTA in which key decision-makers, such as membership, directors and/or senior management are majority Indigenous;

- For the purpose of this RFP, majority Indigenous means that **51% or more of the entity is Indigenous owned and controlled.**
 - An organization may prove this requirement by being registered on the Government of Canada's **Indigenous Business Directory**, but this is **not a requirement for qualification.**
- Joint ventures between Indigenous and non-Indigenous organizations may be accepted, provided that the Indigenous organization (s) has at least 51 percent ownership and control of the joint venture.
- In partnerships between Indigenous and non-Indigenous groups, the Indigenous partner must be based in the GTA.

2. Has a mandate to **provide housing and/or services primarily to Indigenous people:**

- This must be proven through an Indigenous businesses' Articles of Incorporation, Letters Patent, an attestation letter, or through providing a portfolio of projects demonstrating a commitment to the Indigenous community.

3. Is accountable to the Indigenous community by having key-decision makers, governing members or Directors elected by members from the Indigenous community, and from, the Indigenous community.

- This requirement will be met if the Board is primarily comprised of members who are Indigenous or if the membership is **majority** Indigenous.

4. Must Provide completed Indigenous Organization Letter of Attestation.

Commitment Date

Yearly allocations are required to be committed in advance of each fiscal year; for this RFP by **December 15, 2026**. Committed means:

- Miziwe Biik Development Corporation (MBDC) and proponent have entered into an Aboriginal Rental Contribution Agreement (ARCA) and
- MBDC has registered it's security on title to the property.

Note – project construction **must** commence within **120 days** of entering into the ARCA.

Construction Readiness

Construction-ready projects will be given priority and it is expected that proponents will act in a prompt and timely manner during both the pre-development and construction phases of the program. Failure to do so may result in the reallocation of funds.

Rents

The rent levels, at the time of occupancy, will be set using 80% of the most recent Canada Mortgage and Housing Corporation (CMHC) Average Market Rents (AMR). Current AMR's are available at www.mbdc.ca.

Proposal submissions that include both OPHI funded units and market rent units are permitted.

Proponents are encouraged to seek out Rent Supplements or Rent Geared to Income (RGI) subsidies through local municipalities and/or local service organizations.

Rent charged for eligible units must include the utility costs of heat, hydro and water/wastewater.

Eligible Tenants and Income Thresholds

Your RFP submission must explain how the project intends to meet the following “Eligible Tenant” criteria:

1. Tenant(s) must be “Indigenous” or “Indigenous Households”;
2. Tenant(s) must be on, or eligible to be on, an existing social housing waiting list;

For the purpose of this RFP, “Indigenous” is defined as First Nations status or non-status, Métis or Inuit.

For the purpose of this RFP, “Indigenous Households” are defined as:

1. multiple tenants that are Indigenous; and/or
2. a family whereby at least one individual family member is Indigenous.

While it is recognized that the need for community rental housing affects a range of Indigenous Households, MBDC would like proponents to target the following groups, as listed in order of priority:

- large families (includes Indigenous households shared by families, parents, grandparents, and/or other extended family members);
- small families;
- seniors and singles
- victims of domestic violence; and
- persons with disabilities.

Proponent must demonstrate an approach for income verification of tenants to ensure that households in need are targeted.

Eligible Use of Funds

OPHI capital funding may be used for acquisition or acquisition/rehabilitation; new construction including additions and extensions, and conversion of non-residential building or units to purpose-built rental buildings/units. Loan funds are for capital cost construction matters only. The OPHI loan funds cannot be used for on-going operation/management costs in respect of the project.

Priority consideration will be given to RFP submissions that demonstrate the following community needs :

- best value for money
- family sized units
- units that are fully accessible
- housing assistances e.g. rent supplements, for those requiring deeper affordability
- support services e.g. supports that will assist tenants to remain housed
- culturally based programming included or within close proximity

Form of Financial Assistance: MBDC Loan

Successful RFP proponents will be eligible to receive an interest free loan/mortgage that is forgivable after twenty (20) years, provided the project maintains affordability during the twenty (20) year period and the loan is in good standing. Successful RFP proponents will enter into an Aboriginal Rental Contribution Agreement (ARCA) and Mortgage Agreement (MA) with MBDC, as security for the loan, which will be registered on title.

Funds will become available in staged draws in the same manner as construction loans during the development and construction of the project.

Available Funding, 2026-27 OPHI Allocation: \$1,043,290

OPHI Rental Housing component will fund up to 75% of the pro-rated share of the capital cost of the affordable units. This includes land, financing and construction costs less HST rebates.

Municipal Assistance and Requirements

RFP proponents are not restricted from supplementing the funding available pursuant to the OPHI Rental Housing allocation with other forms of municipal assistance, such as grants and other loans to offset development charges, building permit fees etc.

Additional Mortgage Financing

Your RFP submission should describe mortgage financing that is required to complete the project, and include any financing commitments or term sheets that have been obtained in connection with the project.

Your RFP submission should also detail how the project is financially viable and self-sustaining, taking into consideration the capital funding requested in this RFP, plus equity or private financing that the proponent intends to contribute/obtain along with the rents and other sources of income for the project.

Questions or Inquires

Questions or inquiries should be sent by email to the attention of Jasmine Girard at housing.coordinator@mbdc.ca by **September 11 at 2:00 PM**. No questions or inquiries should be directed to any other MBDC staff or Board member. Responses will be posted on the MBDC website (www.mbdc.ca) **September 16, 2026**.

Form of RFP Submission

Proponents are required to provide one (1) electronic copy of their RFP submission, which should contain the following documentation:

- Project Summary Form, which must be included as the first page to your RFP submission (please see **Appendix A**);
- Indigenous Organization Letter of Attestation (please see **Appendix B**);
- a written project proposal of no more than twenty (20) pages in the specified format and content requirements detailed below;
- Proponent Declaration Form (please see **Appendix C**);
- Financial Reporting Forms (please see **Appendix D**);
- Conflict of Interest Attest Statement (please see **Appendix E**) and,
- Any supporting documentation that is requested in Table #1

MBDC may request a hard copy be provided at a later date.

Format and Content of Project Proposals

Project proposals should be no more than twenty (20) pages in length. The format must follow the section headings and numbering set out in Table #1 (page 8). Within each section, your RFP submission should provide a detailed account and description of the information requested. You are advised to make your RFP submission as clear, concise and complete as possible as only your RFP submission will be considered in the evaluation process.

Submission of Proposals

Proposals must be submitted by electronic submission to info@mbdc.ca with the subject line Affordable Rental Program (OPHI). Multiple email submissions due to file size should include 1 of 2, 2 of 2 etc. in the subject line.

To be considered for the 2026-2027 OPHI allocation of funding, RFP **submissions must be received by no later than 2:00 PM (local time), October 13, 2026**

Submissions received before the deadline will be provided with a notification receipt email upon submission.

MBDC will not be responsible for RFP submissions received beyond the submission deadline or in a manner other than that prescribed.

Successful proponents will be notified by October 27, 2026.

Details on the scoring criteria assigned to each section is set out in "Appendix F", Evaluation and Scoring.

Table #1 Proposal Sections, Content Requirements, and Supporting Documentation

Section 1: Executive Summary (Maximum 2 pages out of 20)
Content Requirements: A high-level description of the project concept, including the project team and qualifications, project partners, proposed development site, key project milestones/completion dates, funding requested and general confirmation of overall financial viability of the project.
Section 2: Qualifications and Experience
Content Requirements: - Names and position/title of the proponents' principals, executives including the Board of Directors - Length of employment/office of all principals, executives and/or Board members - Names and position/title of all project team members, including Project Manager - Professional designations/credentials of all project team members, including project manager, if not already provided above - Description of the roles and responsibilities of all project team members, including project manager - Years of relevant work experience by project team members and Project Manager - Number and description of comparable projects successfully completed in past five (5) years - Names of all partner organizations (if applicable)

9. Names, position/title, and professional designations/credentials of project leads at partner organization (if applicable), if not already provided above
10. Description of roles and responsibilities of all partner organizations (if applicable) and if not already provided above

Section 3: Neighbourhood and Project Site

Content Requirements:

1. Name, address/location, and brief description of:
 - a. Indigenous social and cultural support providers located within a 1 km radius of the project site;
 - b. transit routes, walking paths, and bicycle trails accessible within a 1 km radius of the project site;
 - c. full-service grocery stores within a 1 km radius of the project site;
 - d. pharmacies, health care clinics, or hospitals within a 1 km radius of the project site;
 - e. community centres, schools, and daycare facilities within a 1 km radius of the project site.
2. Description of the current use of the project site
3. List and description of all planning approvals required as a precondition to development
4. Description of and rationale for any minor variance requests
5. List and description of all easements and registered encroachments on development site
6. List and description of site work required as a precondition to development (i.e. demolition of existing structures, relocation of existing tenants, etc.)
7. Detailed description of environmental status of project site
8. Listing of site dimensions
9. Proof of sufficient water and wastewater capacity
10. Confirmation that there are no outstanding legal or ownership issues or legal disputes where a firm, other than the proponent, previously had primary responsibility for the proposed development on the site

Required Supporting Documentation:

- Confirmation from a municipal official confirming the current zoning on the project site
- Copy of the official Zoning By-law description for project site
- Confirmation there is sufficient water and wastewater capacity to service the project
- Copies of all applicable planning applications filed (i.e. zoning by-law amendment, zone change, minor variance, site plan, etc.) and, if already attained, proof of council approval
- Map (minimum 11" x 17") of neighbourhood highlighting development site
- Four (4) photographs of the site (min. 5" x 7"), preferably one each facing north, south, east, and west
- Original legal survey of project site, if available
- Title search with respect to easements, encumbrances, and ownerships status of site
- Copies of all completed Environmental Site Assessment (ESA) reports
- Copy of Record of Site Condition (RSC), if applicable
- Copy of a letter of reliance granting third party reliance on any environmental documents to MBDC, if available

Section 4: Project Concept

Content Requirements:

1. Details on number, type, approximate size of units and rationale for this arrangement
2. Description of how the unit arrangement and design addresses the needs of the Eligible Tenant(s)
3. Detailed description of the eligible project type (i.e. apartment, townhouse, stacked townhouse, etc.)
4. Number and location of parking spaces to be provided, if any
5. Describe any characteristics/materials used in the building, including low-maintenance features that will contribute to prolonging the useful life of the building and help to reduce on-going operating, maintenance/repair and capital replacement costs.
6. Description of number and types of appliances to be included in the units and any low energy/energy saving characteristics of the appliances
7. Description of the amenities and/or special features to be included in the project (i.e. bicycle storage, shared amenity space e.g. room or garden, lockers, fitness facility/gym, laundromat, rooftop patio, etc.)
8. Length of proposed affordability period

Required Supporting Documentation:

- One complete set of design drawings (min. 11" x 17") that clearly illustrates the site plan context, main floor level, typical and unique floors including parking level where applicable, with building sections and elevations

Section 5: Work Plan and Development Timeline

Content Requirements:

1. Detailed work plan describing the main tasks to be undertaken by the proponent and all subtasks required to execute the project
2. Detailed development schedule outlining the time requirements and points of completion of the main tasks and subtasks as defined in the work plan
3. A summary of key milestones dates and description of contingency plans in the event project milestones not achieved

Section 6: Community Engagement

Content Requirements:

1. Description of how the design/building integrates into the immediate neighbourhood
2. Description of the project consultation plan with neighbourhood residents and the broader community, if any or if necessary
3. Description of what will be done to respond to any questions or concerns raised through the community engagement process, if any or if necessary
4. Contingency plan in the event the project is appealed to the Ontario Land Tribunal (OLT), if applicable

Suggested Supporting Documentation:

- Copies of any community engagement plans
- Copies of any communication material

Section 7: Project Construction

Content Requirements:

1. Description of the steps that have already been taken to retain a building contractor
2. Description of any contractual relationships such as turnkey agreements or design-build contracts that have already been entered into with the builder, developer, or general contractor (please attach signed documents or draft agreements, if available)
3. Description of what will be done to minimize the construction impacts on neighbouring property owners
4. Description of the experience, qualifications, and professional designations/credentials of the builder, developer, or general contractor

Suggested Supporting Documentation:

- Copies of all signed contractual documents or draft agreements with builder, developer, or general contractor (if available)
- Project portfolio showcasing past projects successfully completed by the builder, developer, or general contractor

Section 8: Tenant Selection and Support Services

Content Requirements:

1. Description of the Eligible Tenant groups and supporting rationale
2. Description of tenant selection plan and eligibility screening strategy
3. Contact and organization name of all groups providing Indigenous social/cultural supports
4. Detailed description of all Indigenous social/cultural supports to be provided on-site

Suggested Supporting Documentation:

- Copies of all contracts with all Indigenous social/cultural support providers

Section 9: Financial Viability

Content Requirements:

1. Total amount and average per unit capital funding requested and supporting rationale
2. A description of the proposed rent levels
3. Name and contact information of financial institution providing construction or mortgage financing, if applicable
4. Details of lease arrangements for any on-site commercial and/or institutional space to be constructed
5. Detailed capital construction budget, operating budget and source of funding schedule (please complete and return the Financial Reporting Forms included as Appendix C to this RFP)
6. Where the project is part of a larger development or incorporates non-residential space, address any issues of phasing, common elements and attribution of use and costs of servicing and any other matters between the affordable rental component and the rest of the development

Supporting Documentation:

- Executed copy of term sheet from financial institution for construction or mortgage financing, if applicable
- Executed copies of all lease agreements for on-site commercial or institutional space, if

applicable

- An original letter from the proponent's financial institution or auditor providing assurance that the proponent has been and is financially viable and solvent as a going concern, and confirmation that the proponent has the financial capacity to complete the proposed project and that the undertaking of this project will not put any undue financial burden on the proponent
- Copies of the proponent's audited financial statements for the last two years

Section 10: Marketing and Operations

Content Requirements:

1. Description of marketing and outreach plans targeted to both affordable and, if applicable, market units
2. Description of leasing plan for commercial or institutional space included in project, if applicable
3. Description of the proposed property management structure and supporting rationale
4. Name, contact, and descriptions of qualifications of proposed property management firm

Required Supporting Documentation:

- Samples of any existing marketing or promotional material
- Copy of property management contract, if applicable

Appendix A: Project Summary Form

AFFORDABLE RENTAL PROGRAM (OPHI) REQUEST FOR PROPOSALS (RFP)

Project Summary Form

This Form must be filled-out and included as the first section of your RFP submission. The information herein contained will not be used for the rated scoring, but rather to establish a basic profile of your organization and your project proposal for record keeping purposes.

Proponent and Project Profile:

1. Proponent name:

2. Proponent contact:

Name: _____
Position title: _____
Address: _____
City: _____
Postal Code: _____
Phone: _____
Fax: _____
E-mail: _____

3. Will you be working with any partner organizations or support agencies (please check only one)?

Yes*	
No	

* If yes, please provide details below. If you will be working with multiple partner organizations and/or support agencies, please attach matching information for each partner organization and/or support agency.

Name of partner organization:

Type of organization and nature of involvement:

Contact at partner organization:

Name: _____
Job title: _____
Address: _____
Postal Code: _____
Phone: _____
Fax: _____
Email: _____

Name of support agency:

Type of support agency and nature of involvement:

Contact at support agency:

Name: _____
Job title: _____
Address: _____
Postal Code: _____
Phone: _____
Fax: _____
Email: _____

4. Type of project (please check only one):

New construction	
Purchase of completed units	
Acquisition/Rehabilitation*	
Conversion (non-residential to residential)	

* Building must currently be vacant in order to qualify for funding.

5. Location of project or units to be purchased. If planning to purchase units at multiple addresses, please attach matching information for each unit.

Address: _____
City: _____
Legal description: _____

PIN: _____

6. Type and number of units:

Type	Number				
	Bachelor	1-BR	2-BR	3-Br	4-BR+
Affordable units					
Market units (if applicable)					
Non-Indigenous units (if applicable)					
Totals					

7. Use and amount of non-residential (i.e. institutional/commercial) leased spaced to be included in project (if applicable):

Proposed use: _____

Gross square feet	
Percentage (%) of gross floor area of building	

8. Estimated project timeline for new construction, acquisition/rehabilitation, conversion:

Receipt of building permit	
Start of construction	
Completion of structural framing	
Substantial Completion Certificate	

9. Estimated project timeline for purchase of completed units. If planning to purchase units at multiple addresses, please attach matching information for each unit:

Execution of Agreement of Purchase and Sale (APS)	
Closing date	
Occupancy date	

Appendix B: Indigenous Organization Letter of Attestation

AFFORDABLE RENTAL PROGRAM (OPHI) REQUEST FOR PROPOSALS

Indigenous Organization Letter of Attestation

Must be Completed by Owner, Senior Management or Board Member

RE: OPHI 2026_27 RFP

I, (Print Full Name)_____, currently serve as the (Print Position/Title)_____ of (Print Organization Name)_____. I can attest that the entity I represent, (Print Organization Name)_____, meets the definition of an **Indigenous organization** permanently based in the Greater Toronto Area ("GTA"), and that (Print Organization Name)_____ provides housing and/or services **primarily** to Indigenous people in the GTA. I can attest that (Print Organization Name)_____ meets the qualification criteria set out in the Request for Proposals established for the OPHI 2026_27 Program, to qualify as an **Indigenous organization**.

Full Name

Signature

Title

Date: _____

Witness Name

Signature

Date: _____

Appendix C: Proponent Declaration Form

AFFORDABLE RENTAL PROGRAM (OPHI) REQUEST FOR PROPOSALS

Proponent Declaration Form

This Form must be completed and returned with your submission.

As an authorized agent, employee, officer, or director of (*please print the name of your organization*) _____, I (*please print your name*), _____, hereby attest that the information contained in our RFP submission is true and accurate to the best of my knowledge.

In signing below, I hereby understand and agree that providing inaccurate information may result in our RFP submission being disqualified for funding under the Affordable Rental Program (OPHI).

Signed this the _____ day of _____, 20__.

Signature

Position Title

Print Name

Appendix D: Financial Reporting Forms

AFFORDABLE RENTAL PROGRAM (OPHI) REQUEST FOR PROPOSALS

Financial Reporting Forms

These Forms must be completed and returned with your RFP submission.

Capital Budget

Land	\$
Survey	
Environmental assessment	
Legal fees	
Building permit fees	
Development charges	
Parkland levy	
Planning/development consultant	
Architect/engineer	
Mortgage insurance application fees	
Interest during construction (please note interest rate assumed)	
Taxes during construction	
Other soft costs	
Construction/renovation costs (please include the assumption of construction per square foot)	
Construction contingency	
Stoves and fridges	
Laundry equipment and other furnishings	
Parking - please note how many underground parking spaces are included)	
Landscaping	
Other	
Total	

Proponent Equity and Financing

Total Cost of Project	
Less: Proponent Equity	
Less: OPHI Assistance Requested	
Less: Other grants/incentives (provide details)	
Less: Other (provide details)	
Total Equity	
Mortgage Required	

Operating Budget

Revenues:	
One bedroom rental revenue (list number of units and proposed per unit rent)	
Two bedroom rental revenue (list number of units and proposed per unit rent)	
Three or more bedroom rental revenue (list number of units and proposed per unit rent)	
Sub-total	
Parking revenue	
Laundry/other revenue	
Sub-total	
Less: vacancy loss/bad debts	
Net Revenue	

Expenses:	
Heating	
Water	
Hydro	
Maintenance	
Garbage	
Snow removal	
Insurance	
Management fees/custodian	
Municipal taxes	
Replacement reserves (4% of net revenue)	
Mortgage payments (please note interest rate, term of mortgage and amortization rate)	

Other expenses	
Total operating expenses	
Projected Surplus Year 1	\$

Appendix E: Conflict of Interest Attest Statement

AFFORDABLE RENTAL PROGRAM (OPHI) REQUEST FOR PROPOSALS

Conflict of Interest Attest Statement

This Statement must be completed and returned with your submission.

The following must be dated and signed by an authorized agent, employee, officer, or director of the proponent organization. Failure to complete and return this Conflict of Interest Attest Statement will result in your submission being disqualified.

As an authorized agent, employee, officer, or director of (*please print the name of your organization*)_____, I (*please print your name*), _____, hereby attest that our submission, prepared for *Affordable Rental Program (RFP)*, did not benefit through any knowledge or information unfairly acquired by way of an outside commitment, relationship, or financial interest with any agent, employee, officer, or director of Miziwe Biik Development Corporation or Miziwe Biik Aboriginal Employment and Training.

Furthermore, I attest that neither I, nor any agent, employee, officer, or director of our organization, or that of our partner organization (if applicable) or Aboriginal social/cultural support provider(s) (if applicable), had or has any outside commitments, relationships, or financial interests that could, or could be seen to, interfere with our unbiased and impartial judgment respecting our contractual obligations to MBDC and the intended use of the funding available under the Aboriginal Rental Program.

In signing below, I hereby understand and agree that any failure to disclose a real or perceived conflict or interest respecting our submission could result in our submission being disqualified for funding.

A person related to an agent, employee, officer, or director includes an agent or employee, contractor, funding recipient, parent, spouse, child, household member, sibling, uncle, aunt, nephew, niece, mother-in-law, father-in-law, sister-in-law, brother-in-law, or grandparent, or a person with whom the director or officer has a business relationship.

Signed this the _____ day of _____, 20__.

Signature

Position Title

Print Name

Document #: 282643

Appendix F: RFP Evaluation Criteria and Scoring

The following criteria will be used to evaluate and score eligible RFP submissions.

Evaluation Criteria	Score
Section 1: Principles	
Indigenous Housing Under Indigenous Control	/2
Full and Proper Accountability of Public Funds	/2
Full Transparency in the Project/Applicant Selection Process	/4
Administrative Efficiency	/7
Total Eligible Score: Section 1	/15
Section 2: Experience	
Length of Service Delivery in the GTA	/5
Construction Management Experience	/5
Property Management Experience	/5
Total Eligible Score: Section 2	/15
Section 3: Financial Viability and Funding	
Equity Contribution	/5
Affordability of Rents	/5
Per Unit Funding Request	/5
Total Eligible Score: Section 3	/15
Section 4: Project Operations and Design	
Affordability Period	/5
Social and Cultural Supports	/5
Access to Amenities	/5
Accessible Design	/5
Energy Efficiency	/10
Unit Types	/5
Unit Sizes	/5
Total Eligible Score: Section 4	/40
Section 5: Project Readiness	
Environmental Remediation	/5
Planning Approvals/Construction Readiness	/10
Total Eligible Score: Section 5	/15
Total Score	/100