



**GTA ABORIGINAL HOUSING PROGRAM**  
**Investment in Affordable Housing for Ontario**  
**2014-2020 Extension (IAH E)**

**Affordable Rental Program**

***REQUEST FOR PROPOSALS***  
***For***

***Remainder 2018/19 Allocation***

***&***

***YEAR 6***  
***2019/20 Allocation***

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The Affordable Rental Program (IAH E-ARP) provides financial assistance, in the form of interest-free, forgivable loans to non-profit Aboriginal Service Providers (ASPs) or partnerships between private sector and non-profit ASPs, for the purpose of creating new affordable rental accommodation.

Yearly allocations are required to be committed in advance of each fiscal year; for this RFP by December 31<sup>st</sup>, 2018 for Year Five funding and December 31<sup>st</sup>, 2019 for Year Six Funding. Proponents must be able to enter into an Aboriginal Rental Contribution Agreement by that time and project construction **must** commence within 120 days of the approved agreement.

**For a complete program summary or further program information and criteria, please refer to the GTA Aboriginal Housing Program, Affordable Rental Program (IAH ARP) Guidelines at [www.mbdc.ca](http://www.mbdc.ca).**

## **Rents**

The actual 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) figures available. For current AMR's please visit [www.mbdc.ca](http://www.mbdc.ca).

Request for proposals (RFP) submissions will receive progressively higher scoring where projects propose a range of 'below average' rents, including units that rent at or below 80% of the Canada Mortgage and Housing Corporation (CMHC) AMR. No units are permitted to rent at rates that exceed 80% of AMR.

Note that priority will be given to proposals that incorporate longer affordability periods.

Proposal submissions that include both IAH E-ARP funded units and market rent units are permitted.

Proponents are advised that no Rent Supplement or Rent Geared to Income (RGI) subsidies are available through this Program. Rent Supplement and RGI subsidies may, however, be available through the 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 considered “Aboriginal” or “Aboriginal Households”;
2. Tenant(s) must be on, or eligible to be on, an existing social housing waiting list;
3. At the time of occupancy, the eligible tenant must be paying a minimum of 20% of their income on rent.

For the purpose of this RFP, “Aboriginal” is defined as an individual that is either status or non-status Indian or First Nation or Métis or Inuit.

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

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

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

- large families (includes Aboriginal 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.

## **Eligible Use of Funds**

The IAH E-ARP limits the use of the loan funds to acquisition or acquisition/rehabilitation and capital cost construction matters. The IAH E-ARP loan funds cannot be used for on-going operation/management costs in respect of the project.

## **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. Information on the flow and amount of funding available during the various stages of the development cycle can be found in the Program Guidelines.

### **Available Funding**

**\$488,330 remaining in Year Five 2018/19 Allocation and**

**Year Six 2019/20 Allocation - \$510,000**

The maximum amount of capital funding available will be based on a per unit allocation of up to a maximum of \$150,000/unit.

Please note that the above amounts represent the maximum amount of funding that will be available pursuant to the RFP, however your RFP submission will receive progressively higher scoring in the review process, if it includes progressively lower per unit capital funding than the amounts shown above.

### **Municipal Assistance and Requirements**

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

### **Additional Mortgage Financing**

If the capital funding provided under the IAH E-ARP combined with any proponent equity, is insufficient to cover the entire acquisition/construction costs of the project, additional construction and/or mortgage financing will be necessary.

Your RFP submission should describe any additional mortgage financing that is required to complete the project, if applicable, 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 any equity or private financing that the proponent intends to contribute/obtain along with the rents and other sources of income for the project.

## **Program Timeline**

Rental component funding must be allocated by December 31<sup>st</sup> of each year of the program. 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.

## **Questions or Inquires**

Questions or inquiries should be sent by email to the attention of the GTA Aboriginal Housing Program Officer by

September 7, 2018 at 2:00PM at: [lorna.lawrence@mbdc.ca](mailto:lorna.lawrence@mbdc.ca) for **Year Five Funding** and;

January 4, 2019 at 2:00PM at: [lorna.lawrence@mbdc.ca](mailto:lorna.lawrence@mbdc.ca) for **Year Six Funding**.

No questions or inquires should be directed to any other MBDC staff or Board member. Responses will be posted on the MBDC website ([www.mbdc.ca](http://www.mbdc.ca)).

## **Form of RFP Submission**

Proponents are required to provide three (3) original 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**);
- 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 B**);
- Financial Reporting Forms (please see **Appendix C**);
- Conflict of Interest Attest Statement (please see **Appendix D**) and,
- Any supporting documentation that is requested in Table #1

## **Format and Content of Project Proposals**

Written 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 7).

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 mail or courier. Electronic or faxed submissions will not be accepted.**

Your RFP submission package should be sealed in an envelope, clearly marked "Affordable Rental Program (IAH E-ARP)" and sent to the attention of:

GTA Aboriginal Housing Program  
Miziwe Biik Development Corporation  
167 Gerrard St. East, 2nd Floor  
Toronto, Ontario, M5A 2E4  
Attn: Program Officer

**To be considered for the Year Five 2018/19 allocation of funding, RFP submissions must be received by no later than 2:00 PM (local time), September 28, 2018.**

**To be considered for the Year Six 2019/20 allocation of funding, RFP submissions must be received by no later than 2:00 PM (local time), April 1, 2019.**

Upon receipt of a submission, all proponents will be provided with a notification of receipt by the GTA Aboriginal Housing Program if received by the the deadline. All submissions will be reviewed by staff for completeness and eligibility, with those that are eligible and complete being forwarded to the Proposal Review Committee.

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

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

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

<b>Section 1: Executive Summary (Maximum 2 pages out of 20)</b>
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**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:**

1. Names and position/title of the proponents' principals, executives including the Board of Directors
2. Length of employment/office of all principals, executives and/or Board members
3. Names and position/title of all project team members, including project Manager
4. Professional designations/credentials of all project team members, including project manager, if not already provided above
5. Description of the roles and responsibilities of all project team members, including project manager
6. Years of relevant work experience by project team members and project manager
7. Number and description of comparable projects successfully completed in past five (5) years
8. 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. Aboriginal 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 waste water 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 to be included in the project (i.e. bicycle storage, party room, 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 Municipal Board (OMB), 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 Aboriginal social/cultural supports
4. Detailed description of all Aboriginal social/cultural supports to be provided on-site

#### **Suggested Supporting Documentation:**

- Copies of all contracts with all Aboriginal 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 (IAH E-ARP) 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)? <table border="1"><tr><td>Yes*</td><td><input type="checkbox"/></td></tr><tr><td>No</td><td><input type="checkbox"/></td></tr></table> <p>* 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.</p> Name of <u>partner organization</u> : _____ _____	Yes*	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes*	<input type="checkbox"/>			
No	<input type="checkbox"/>			

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-Aboriginal 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: Proponent Declaration Form



### AFFORDABLE RENTAL PROGRAM (IAH E-ARP) 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 Affordable Rental Program (IAH E-ARP).

Signed this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Position Title*

\_\_\_\_\_  
*Print Name*

## Appendix C: Financial Reporting Forms



### AFFORDABLE RENTAL PROGRAM (IAH E-ARP) 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	
<b>Total</b>	



**Proponent Equity and Financing**

Total Cost of Project	
Less: Proponent Equity	
Less: IAH E-ARP Assistance Requested	
Total Equity	
Mortgage Required	

**Operating Budget**

<b>Revenues:</b>	
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	

<b>Expenses:</b>	
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	
<b>Projected Surplus Year 1</b>	<b>\$</b>

## Appendix D: Conflict of Interest Attest Statement



### AFFORDABLE RENTAL PROGRAM (IAH E-ARP) REQUEST FOR EXPRESSIONS OF INTEREST

#### **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 IAH E-ARP.

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 E: RFP Evaluation Criteria and Scoring



The following criteria will be used by the Proposal Review Committee to evaluate and score eligible RFP submissions.

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