



# Proposal Development Funding (PDF)

**FOR MORE INFORMATION ON THESE PROGRAMS OR TO FIND OUT HOW TO APPLY FOR FINANCIAL ASSISTANCE, CONTACT:**

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## **PROPOSAL DEVELOPMENT FUNDING (PDF)**

It is an interest-free loan to help private non-profit/co-operative housing organizations prepare a detailed proposal to develop affordable housing for low-income households, persons with disabilities and seniors. The loan is intended to help reduce the costs of bringing a proposal to the financing stage. Both new construction and redevelopment projects are eligible for PDF financing.

### **WHO IS ELIGIBLE?**

- private non-profit corporations
- non-profit co-operative housing associations
- individuals who represent organizations that will be incorporated as non-profits in the future
- non-profit organizations working in partnership with private developers and/or municipalities

### **WHO IS NOT ELIGIBLE?**

- municipal governments
- public non-profit housing organizations
- consultants
- developers

### **HOW MUCH LOAN FUNDING IS AVAILABLE?**

Up to \$60,000 is available to develop each proposal, depending on the size and complexity of the housing project.

### **WHAT BENEFITS CAN THE NON-PROFIT GROUP EXPECT FROM THE LOAN?**

- interest-free financing for pre-development expenses
- no requirement to pay back the loan until the housing project is started

### **WHAT ACTIVITIES CAN PDF LOANS BE TYPICALLY USED FOR?**

Eligible expenses may include, but are not limited to, the following:

- business planning
- soil and environmental testing
- architectural design and specifications
- legal and financing fees
- marketing expenses
- detailed feasibility and market analyses

Some activities are not eligible for PDF loans, and they include:

- initial project need assessments
- acquisition price of land
- activities undertaken before the proposal development loan was approved

### **HOW DO I APPLY?**

For more information and/or to receive an application form, please call 945-5566 in Winnipeg or 1-866-689-5566 toll-free in Manitoba.

