



THE CITY OF EDMONTON

Affordable Housing Guidebook

A comprehensive guide for both new and experienced non-profit and for-profit housing executives, project managers, and faith groups involved in affordable housing development in Edmonton.

Edmonton

Prepared in Fall 2024 by:



PLUMBHEAVY DESIGN



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The opinions and interpretations in this publication are those of the author and do not necessarily reflect those of the City of Edmonton or the Canada Mortgage and Housing Corporation

Land Acknowledgement

The City of Edmonton acknowledges that we are on Treaty Six Territory, the traditional land of the First Peoples, Métis, and Inuit. We thank the Indigenous Peoples whose ancestors have cared for this land, including the Cree, Dené, Saulteaux, Nakota Sioux, and Blackfoot. This is the Métis' homeland and home to one of the largest Inuit communities south of the 60th parallel. Edmonton welcomes people from around the world who make it their home. Together, we draw on our shared traditions to build a great city for today and future generations.

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Disclaimer

The City of Edmonton is providing the information in the Affordable Housing Guidebook (the "Information") as a guide for both new and experienced non-profit and for-profit housing executives, project managers, and faith groups involved in affordable housing development in Edmonton. While the City of Edmonton shares this Information to offer a roadmap for affordable housing projects, the City of Edmonton is not liable for any risks, outcomes, or issues that may arise from the Information provided. The City of Edmonton does not warrant or guarantee, either expressed or implied, the accuracy, completeness, reliability, or suitability of the Information for any purpose. All persons, companies, and entities accessing this Information are advised not to rely on the Information and to seek their own professional advice for any particular purpose. All persons, companies, and entities accessing this Information shall not represent that the City of Edmonton has endorsed or approved a particular affordable housing development without the express written notice of the City of Edmonton. In no event shall the City of Edmonton and its employees, members, agents, contractors, and suppliers be liable for any loss or damages of any kind arising in any way out of any use of the Information. Organizations are encouraged to conduct their due diligence before entering into any affordable housing projects.

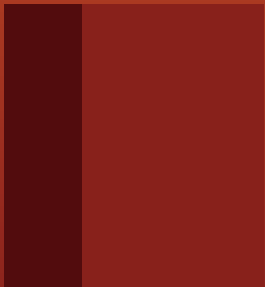
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1

Introduction

The City of Edmonton Affordable Housing Guidebook is designed to provide **foundational knowledge for non-profit and for-profit housing developers** in Edmonton. This guide offers a roadmap that will **simplify the process** and **help you navigate the tools and funding** that are available.



Defining Affordable Housing in Edmonton

As illustrated by the **housing spectrum**, Edmonton offers a diverse housing ecosystem with many options for developers. This guide applies to all housing types except emergency shelters or market home ownership. Definitions of the full housing spectrum can be found in the City of Edmonton's [Glossary of Housing Terms](#).

The Housing Spectrum	
Temporary Shelter	Emergency Shelters Short-term lodging for people experiencing homelessness.
	Transitional / Interim Housing Temporary housing for people transitioning from shelters to permanent housing.
Affordable Housing	Supportive Housing Facilities with interated services to help people live independently.
	Community or Social Housing Developed with public funding, owned/operated by government, non-profit, or co-operatives.
	Below-Market Rental/Ownership Private rental ownership units subsidized by government.
	Mixed Market Combines units offered at market rent and units offered below-market.
	Private Rental Units owned by individuals/firms charging market rents.
	Home Ownership Housing purchased by individuals/households at market prices.

In Edmonton, affordable housing is defined as:

Rental or ownership housing that gets financial help from the government, either upfront or ongoing. This helps keep rents or mortgage payments below the average market price and is meant for people who earn less than the median income for their household size. Affordable housing may also include support services on-site.

OR

A property rented to the public under a government agreement aimed at reducing poverty. The rent charged is limited to no more than 80% of the market rate or 30% of the residents' pre-tax income.

City of Edmonton Affordability Requirements

Housing funded by the City of Edmonton must meet these affordability requirements:

Minimum Percentage of Affordable Units	30% of total residential units in any project must have rents that do not exceed 80% of average market rental rates (AMRR) for the Affordable Housing Investment Program (25% of total residential units for the Affordable Housing Tax Grant).
Rental Rate Limit	The rental rate limit is called the Maximum Allowable Rental Rate (MARR), which is updated annually. This document also includes maximum annual income by household size.
Basis for Calculation	MARR is based on the Canada Mortgage and Housing Corporation's (CMHC) annual Rental Market Survey for both apartments and townhouses and is calculated on a City Wide basis. This survey is published online annually on the CMHC Housing Market Information Portal .
Duration	Units must be rented as above for a minimum of 25 years. The maximum term of an affordable housing agreement in Alberta is set by the Municipal Government Act / City Charter at 40 years. The maximum of 40 years is the preferred time frame of the City of Edmonton

For eligibility and project requirements, visit the [Affordable Housing Investment Program Guidelines](#) for [new construction](#) and [rehabilitation](#).

Affordable Housing is Critical Social Infrastructure

In 2022, the City of Edmonton completed its first comprehensive **Housing Needs Assessment** (HNA) to determine the types of housing needed to address housing insecurity among Edmontonians.

The HNA (updated in 2023) identified that out of 394,000 homes in Edmonton, fewer than 15,000 are social and affordable housing. A shift away from affordable housing investment by all orders of government in the 1990s has created a significant affordable housing gap that the market alone has not been able to solve.

A household is in Core Housing Need if their housing:

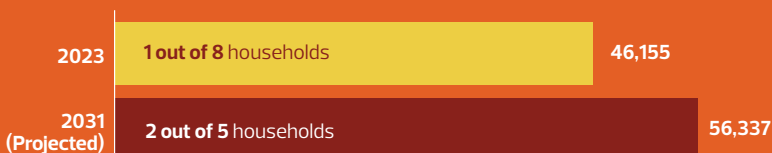
Needs major repairs.

Costs more than 30% of total before-tax household income.

Does not have enough bedrooms for its size and make-up (otherwise known as overcrowding).

The household must also be unable to afford to move to suitable or adequate housing in their community.

Households in Core Housing Need in Edmonton



Renters are four times more likely to be in housing need than homeowners; in 2023, 1 in 4 renter households (32,525) were in Core Housing Need.

Who Already Operates Affordable Housing in Edmonton?

Edmonton's non-profit housing sector offers a wide range of housing options. Many developers have a primary focus but may expand to others if it fits their organizational mandate. Edmonton's larger non-profit housing developers include:

- Civida, HomeEd, and Right at Home, which primarily house non-senior households like individuals, couples, and families;
- Greater Edmonton Foundation, which primarily houses senior households in lodge and self-contained settings; and
- Niginan Housing Ventures, Metis Capital, and Urban Housing Corporation, which primarily house households of Indigenous descent.

The City of Edmonton also maintains a [Partner List of Non-Market and Social Service Organizations](#) to foster collaboration and potential partnerships for housing strategies and projects in Edmonton.



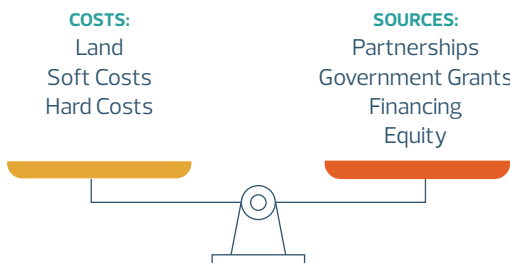
The background features a stylized house graphic. The roof is a large orange triangle pointing upwards. The walls are light green. The roof is divided into two sections: a teal section on the left and a dark red section on the right. There are three windows, each represented by two vertical bars (one dark teal, one light teal). A circular window is located in the center of the roof. A yellow double-bar icon is positioned to the right of the number 2.

2

Project Planning and Governance

Build a Strong Foundation Before You Seek Funding

Developing affordable housing requires balancing costs and funding sources. In the affordable housing sector, if costs exceed available funding, the project developer must find additional funds or invest more equity. On the other hand, if funding exceeds costs, the excess funds must be returned to the funder.



Aspects of Your Project to Consider

Project Type	Will this project involve new construction, renovations, or additions?
Housing Type	Will this project be multi-unit housing or row housing? Will it offer health and social programs? This depends on who it will serve.
Design Considerations	Will your project incorporate sustainable and accessible design features to reduce long-term operating cost and allow aging in place? See the supplemental sustainable and accessible design guides for more information.
Construction Type	How will the project be built? Wood frame, concrete, steel frame, or modular?
Ownership Structure and Operation Model	Who will own and operate the building?

Early consideration of these aspects of development will help your organization make smart decisions, adapt to challenges, and, ultimately, create homes that make a real difference in people's lives.

Project Types

There are **three common types of projects**, each of which offers unique challenges and opportunities:



ADDITIONS



RENOVATIONS



NEW CONSTRUCTION



Additions

For additions, developers typically own or acquire properties where they can add new affordable housing units. This could include expanding a seniors' lodge with a new wing or adding affordable housing to a site where there is currently none, such as a community centre or church.

PROJECT NAME

Apadana Expansion

DEVELOPER

Apadana Women's Housing Ltd.

ABOUT THE PROJECT

An additional 22 rehab units and 7 net new units of affordable housing will be added to this existing housing complex. The building will contain outdoor courtyards, an indoor common space, a communal kitchen, a study room, and micro offices for tenants who wish to start businesses.



Renovations

Renovations may involve retrofitting existing buildings or renewing existing affordable housing sites. This may involve completing critical capital maintenance, improving energy efficiency, and adding new accessibility features. Renovations can include repurposing structures previously used for other purposes, such as hotels or office spaces.

PROJECT NAME
Woodcroft

DEVELOPER
Matheson Seniors Housing Corporation

ABOUT THE PROJECT
This renovation to 411 studio and one-bedroom housing units provided to low-income seniors since 1973 included replacing the sewer stack, vent stack, cross over, domestic hot water, and domestic cold water pipes in each residential unit.



PROJECT NAME
Pimatisiwin

DEVELOPER
Niginan Housing Ventures

ABOUT THE PROJECT
The development converted an existing hotel to provide 59 self-contained apartment units with a capacity to accommodate up to 90 residents, including six accessible enhanced care suites catering to individuals with higher level needs in collaboration with Alberta Health Services (AHS).



New Construction

New construction projects involve constructing affordable housing units on vacant land or by demolishing existing structures. This approach allows developers to design and build housing units specifically tailored to the needs of the community and to adhere to modern accessibility and sustainability standards.

PROJECT NAME
Orchards

DEVELOPER
Avana

ABOUT THE PROJECT
A 100-suite townhome development completed in Summer 2024 comprises eight buildings, each housing between four and eight stacked suites. These suites feature one and three-bedroom layouts. The project was developed on vacant land.



PROJECT NAME
Brentwood Phase 1

DEVELOPER
Brentwood Family Housing Society

ABOUT THE PROJECT
The redevelopment of these townhouse buildings will include 700 new housing units between six new townhouse buildings and eight new apartment buildings. Phase 1 includes 28 affordable housing units and will be maintained as affordable for 40 years. This project is redeveloping an existing housing site.



Housing Types

The type of housing you choose can potentially save your organization considerable hard and soft costs. For example, projects constructing Part 9 buildings (three storeys or less in building height, containing up to four units, and with a building area not exceeding 600 m²) do not require the same professional involvement from architecture and engineering professionals as buildings with five or more units. From a funding perspective, a developer could approach this by finding a site large enough to accommodate more than one Part 9 building in order to meet and exceed the five unit minimum of the Affordable Housing Investment Program. For more information, developers can use the [National Building Code - 2023 Alberta Edition](#), which has been in force since May 1, 2024.

The most common housing type for affordable housing projects in Edmonton is multi-unit housing. However, other types of buildings, such as row housing, semi-detached/duplexes, and accessory dwellings (such as garage suites) can be built and should be considered before planning large multi-unit housing projects. As an added benefit, these types of buildings allow developers to work with a residential home builder and designer instead of a commercial general contractor and architect.



Multi-Unit Housing

Multi-unit housing includes apartment buildings or complexes with multiple individual housing units, typically designed to accommodate several families or individuals within one structure. This type of housing can include large stacked row houses, apartments, supportive housing, and seniors' self-contained buildings.

PROJECT NAME

Edgemont Flats

DEVELOPER

12621665 Canada Association

ABOUT THE PROJECT

The construction of two low-rise, six storey apartment buildings was completed in Fall 2024. The complex contains 334 residential units; 196 units in Building One, and 138 units in Building Two. There will be 150 affordable housing units in total.



PROJECT NAME

Heritage Flats

DEVELOPER

12621665 Canada Association

ABOUT THE PROJECT

For this development, 271 units were constructed across two apartment buildings. The first phase included 102 units of affordable housing and was occupied in 2022. The second phase includes 169 units, of which 104 units are affordable, and is expected to be completed in late 2024.



Row Housing

Row houses (or attached dwellings) are typically arranged in a series of units sharing common walls, offering a balance between the space and privacy of a single-detached home and the density of multi-unit housing.

PROJECT NAME
Parkside North Affordable Townhomes

DEVELOPER
HomeEd

ABOUT THE PROJECT
This mixed-market development will include 91 three and four-bedroom townhouses. There will be 20 ground-oriented 1-bedroom accessible suites in Parkside North and all suites will be designed to meet net-zero standards.



PROJECT NAME
Maple Crest

DEVELOPER
Avana

ABOUT THE PROJECT
This mixed-market townhouse development will provide affordable housing for 30 families. Avana works with the YWCA to coordinate referrals for women and children.

Secondary Dwellings (including Backyard Housing and Basement Suites)

Secondary dwellings are units located on the same property as a primary residence. They are either converted from existing structures or purpose-built. Recent amendments to the Zoning Bylaw have made it easier for homeowners to build secondary dwellings, leading to a significant increase in secondary dwelling developments. In addition, the city created [Policy B23-01](#), which makes building secondary suites in row housing more affordable than in many other jurisdictions.

PROJECT NAME

Montrose

DEVELOPER

Right at Home Housing Society

ABOUT THE PROJECT

The project includes four adjacent single-detached houses, each with its own secondary suite, for a total of eight homes.



PROJECT NAME

Alberta Avenue

DEVELOPER

Métis Urban Housing Corporation

ABOUT THE PROJECT

The semi-detached development includes two principal dwellings and two secondary suites, one of which is barrier-free.

Construction Type

In Edmonton, there are **four common types of construction**:



**WOOD FRAME
CONSTRUCTION**



**CONCRETE
CONSTRUCTION**



**STEEL FRAME
CONSTRUCTION**



**PREFABRICATED
OR MODULAR
CONSTRUCTION**

Wood Frame Construction

Wood frame construction is the most common type of construction in Edmonton, especially in low-rise applications like single-detached homes, townhouses, and apartment buildings. This is likely because it is more cost effective to build per square foot than other types of construction.

PROJECT NAME

Grace Village

DEVELOPER

Salvation Army

ABOUT THE PROJECT

This project contains three of the Salvation Army's rehabilitation programs and has beds for up to 175 men and women at a time, including 32 stabilization recovery rooms, 71 transitional housing rooms and 72 supportive living residences.



PROJECT NAME

Griesbach

DEVELOPER

Métis Capital Housing Corporation

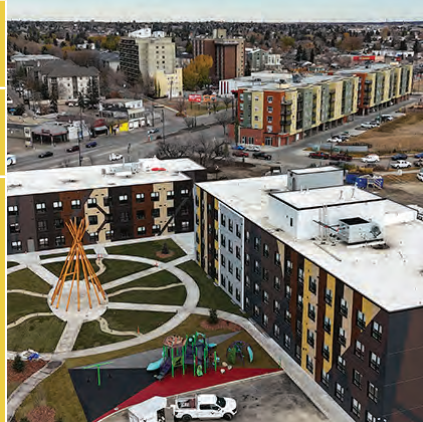
ABOUT THE PROJECT

This development includes affordable rental units for low-income Indigenous families with a focus on women and children. The building will provide 127 units for affordable housing and will be managed by Métis Capital Housing Corporation.

Concrete Construction

Concrete construction is also a very common type of construction used in both residential and commercial applications. Concrete construction is typically the preferred method for high-rises, but has recently been used in low-rise residential construction with the use of 3D-printed technology. Concrete has a long life-cycle, is non-combustible, and does not rot like wood frame construction.

PROJECT NAME Family Reunification Centre and First Nations Lodge
DEVELOPER Treaty 8 First Nations of Alberta Holdings Ltd.
ABOUT THE PROJECT The development of a Family Reunification Centre and First Nations Lodge will provide a total of 30 residential suites ranging from two to five bedrooms, including six barrier-free suites, and the 24 Nations Lodge will provide a total of 32 studio suites with six accessible units.



Steel Frame Construction

Steel frame construction is an alternative to concrete construction and can be used in both residential and commercial applications. Like concrete, it is most commonly used in the construction of high-rise residential buildings. Steel also has a long life-cycle, is non-combustible, and does not rot like wood frame construction.

PROJECT NAME YMCA Edmonton Downtown Centre
DEVELOPER Williams Hall Ltd.
ABOUT THE PROJECT A proposed rehabilitation of the former YMCA Edmonton Downtown Centre will create 90 new, near-market affordable rental units (90 bedrooms) for low-income young adults struggling to pay market rent. Youth Agency Collaboration and Boyle Street Community Services will refer eligible tenants to the units.



Prefabricated or Modular Construction

Prefabricated or modular buildings are made off-site and then assembled on location. They can use wood, steel, or concrete, depending on the project's needs and budget. This method is growing in popularity in Edmonton.



PROJECT NAME

Hope Terrace

DEVELOPER

Homeward Trust Edmonton

ABOUT THE PROJECT

A 34-unit supportive housing development in the King Edward Park neighbourhood will offer adults with Fetal Alcohol Spectrum Disorder (FASD) permanent affordable housing with flexible, voluntary support services to assist with stabilization, housing retention, and interdependent living.



PROJECT NAME

McArthur Place

DEVELOPER

Homeward Trust Edmonton

ABOUT THE PROJECT

A development with 50 supportive housing units, including 15 accessible units will have embedded staffing services, including housing support workers, health supports, and life skill workers.



Ownership Structure

Ownership Structure Options

Your organization will need to determine an ownership structure in the early stages of planning. The most common ownership structures for affordable housing projects in Edmonton are sole ownership or co-ownership. Sole ownership is a popular option when the affordable housing developer is already the sole owner of the land or is acquiring a new property. Under co-ownership, more than one organization owns an affordable housing development, typically with each party holding a specific share of the property. This could be equal or proportional to their investment. An example of co-ownership in Edmonton is Omamoo Wango Gamik, which is co-owned between Ninian Housing Ventures and the Right at Home Housing Society.

Alternative forms of ownership that merit consideration include, but are not limited to:

Joint Venture

Joint ventures are similar to co-ownership, in which two or more organizations collaborate to develop a housing project, such as building a new apartment complex or subdivision. Each organization typically holds a percentage of ownership of the land and building.

Condominium /Strata

A condominium or strata is formed when a building is composed of separate units that can be purchased or leased.

Member Cooperative

Member cooperatives (commonly known as housing co-ops) are an alternative to homeownership or renting, giving members a stake and say in how the property is managed. There are at least 13 housing co-ops in Edmonton.

Community Land Trust

Community land trusts are non-profit organizations that acquire and hold land for the benefit of the community by creating affordable housing. While becoming more common in markets with extreme land costs, a community land trust has yet to form in Edmonton.



Operating Model

There are various operating models that can be used to support affordable housing developments. In Edmonton, the most common model is non-profit ownership and management. Each operating model comes with its own advantages and disadvantages.

1. Non-Profit Ownership and Management

Non-profit organizations develop, own, and manage affordable housing.

Advantages	Disadvantages
+ They often leverage grants, donations, and government funding to keep rents low.	- Limited access to capital, dependent on grants and donations, may lack expertise in property management.

2. Public-Private Partnerships (PPPs)

Partnerships between government entities and private developers or investors. The private sector handles development and management, while the public sector provides incentives such as tax credits, subsidies, or land.

Advantages	Disadvantages
+ Access to private capital and expertise, risk-sharing, can result in innovative solutions.	- Complexity in structuring agreements, potential for conflicting objectives, need for strong regulatory frameworks to maintain quality.

3. Cooperative Housing

Residents collectively own and manage the housing. Members purchase shares in the cooperative, which gives them the right to live in a unit and participate in management decisions.

Advantages	Disadvantages
+ Resident control and engagement, stable housing costs, strong community ties.	– Requires high levels of resident participation, complex governance structures, potential for internal conflicts.

4. Community Land Trusts (CLTs)

Non-profit organizations that own land and lease it to residents who own the buildings. This model ensures long-term affordability as the land is removed from the speculative market. CLTs can also act very similarly to non-profit ownership and management in that they retain ownership of the land and building.

Advantages	Disadvantages
+ Long-term affordability, community control, preservation of affordable housing stock.	– Initial setup complexity, requires ongoing community involvement, limited scalability.

5. Social Enterprises

Organizations that operate with a business model focused on social impact, such as providing affordable housing. They often reinvest profits into the mission.

Advantages	Disadvantages
+ Financial sustainability, innovation, potential for scaling.	– Balancing social and financial goals, need for strong business acumen, potential for mission drift.

Forming a Project Team

Forming a project team is key to your project's success. Start by choosing a project manager, either from within or outside your organization. If internal, they should be hired specifically for this role, manage multiple projects, and not have other duties unrelated to development. Many small to mid-sized organizations opt for external project managers since they don't have enough ongoing projects to justify a full-time hire. Additionally, administration costs often aren't covered by grant funding. The project manager, like the prime consultant or construction manager, will likely be a team rather than just one person (typically including the project manager, project coordinator, and project analyst).

Projects can be designed by an architect or a residential designer, depending on the specifics. For projects with five or more dwelling units in a single building (excluding secondary suites), a Registered Architect is required. You can find a list of registered architects through the [Alberta Architectural Association](#).

Before hiring an architect or starting the schematic design phase, review the functional program for your housing type. The [Government of Alberta Design and Technical Guidelines](#), published by the Alberta Social Housing Corporation, provides typical areas for units, amenities, and operational space. Your choice of construction delivery method will also affect when to hire your architect and construction manager—more details on this can be found in the Project Delivery section of this guide.

Selecting an architect might be as simple as hiring someone and signing a contract, or it could involve a formal process, including requests for proposals and interviews. Your choice will depend on your budget, funding sources, project size, goals, capacity, partnerships, and regulations. Note that not all architects have the same experience with user-centered design, accessibility, and universal design, all of which are important for affordable housing.

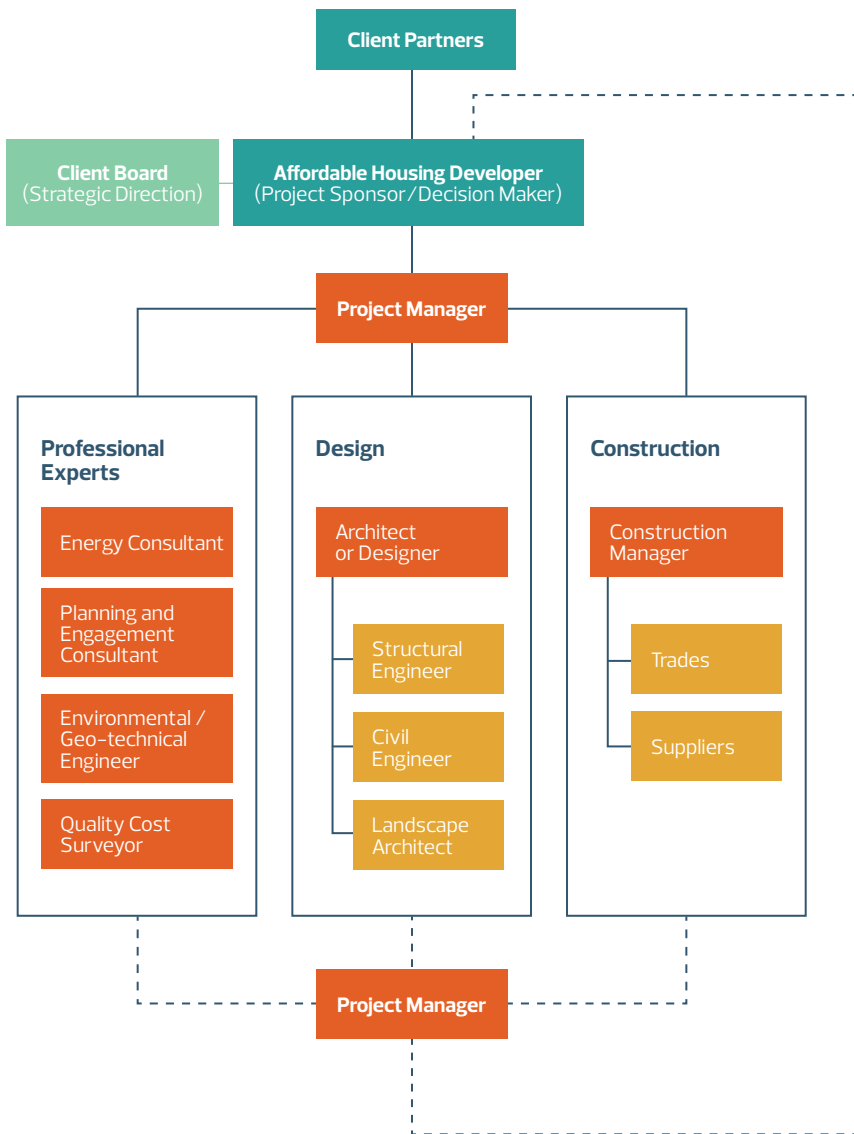
Your project team and governance structure will be influenced by the construction delivery method you choose. This can affect accountability, contract relationships, invoice payments, and reporting. However, the affordable housing developer should hire the [quantity cost surveyor](#), environmental engineer, and geotechnical engineer. The energy and planning consultants can be hired by the developer or another team member, like the architect, designer, or project manager.

To simplify accountability, use the 'swim-lanes' principle: the project manager handles project outcomes, the architect or designer manages the design, and the construction manager oversees the construction, as well as the means and methods to complete it. If these roles become unclear, your project may face unexpected challenges.

Project Team Structure Example

LEGEND:

- Project Team
- Sub-consultants
- Contractual Obligations
- - Reporting / Invoice Vetting



The Architect's Typical Design Process

Architects follow a standard design process for most projects, which includes the following stages:

Phase 1: Schematic Design (SD)

This phase involves understanding your goals and creating initial sketches to outline the design concept. You'll see basic drawings like site plans, floor plans, elevations, and 3D models. At this point, the site is confirmed, and development rights and restrictions are known. Your project might be undergoing rezoning or preparing for a development permit.

Phase 2: Design Development (DD)

This stage refines the SD phase results. The design is detailed with specifics like materials, window placements, and structural details. Drawings are developed in a CAD or BIM program with precise dimensions. If rezoning is required, having City Council approval is beneficial. DD stage drawings are detailed enough to submit for a Development Permit.

Phase 3: Construction Documents (CD)

Once the drawings from DD are finalized and no major changes are expected, the architect prepares detailed construction documents. These include all necessary specifications and are used for pricing or bidding by construction teams and for building permit approvals. The CD set includes architectural drawings (site plans, floor plans, sections, elevations) along with structural, mechanical, and electrical plans. These documents ensure the municipality can approve your project and contractors can build it.

Relationship Building

Proactively engaging with the community and building strong relationships with neighbours, stakeholders, and your project team is crucial for smooth development. This process can help address concerns early on and ensure the project gains support.

Consider bringing in community engagement and communications specialists early in the process. These specialists could also be your planning experts, or may be standalone consultants.



Hiring an expert for community engagement helps manage this process professionally, especially for smaller organizations that may find it overwhelming to handle communications in-house.

Community Engagement Best Practices

Start Early and Be Transparent

Connect with the community as early as possible, even before major milestones. Early outreach helps build trust and open communication. Be transparent about the project, sharing available information and acknowledging what is still in development to manage expectations.

Understand the Community Context

Research the neighbourhood's demographics, resident concerns, and past experiences with development projects. Tailor your engagement strategy to address the community's unique needs and interests.

Build Relationships with Key Stakeholders


Reach out to key community groups, such as community leagues and homeowners' associations. These groups can provide valuable insights and support. Strong relationships with these stakeholders can help address concerns effectively.

Leverage City of Edmonton Requirements


Be aware of the City's legal [requirements for engagement](#), including public notices and opportunities for community input as outlined in the Municipal Governments Act. Use these requirements as a chance to enhance your outreach efforts and plan your strategy and budget accordingly.

Creating a Project Charter and Work Plan

Once you have a project manager, you can start developing your project charter and work plan. These documents will evolve as new information becomes available, so early preparation is key. A project charter and work plan are essential for onboarding new team members, like the prime consultant, construction manager, energy consultant, and quantity surveyor.



Project Charter
This document **clarifies the project vision and aligns goals** with the work completed. A template is available [here](#).



Project Plan
This includes **detailed timelines, resources, and activities**. A template is available [here](#).

How They Work Together

The project charter provides high-level guidance for creating the project plan, which includes detailed execution and monitoring information. Changes to the project scope will affect both documents—updating the charter may require revisions to the project plan.

Timelines and Activities to Consider for Your Project Plan

Design

TIMELINE

6 to 36 months

ACTIVITIES

- Form a project team
- Identify project partners
- Identify a site
- Site due-diligence (zoning review, environmental site assessment, geo-technical and slope stability study, soil test where applicable)
- Preliminary architectural concept (number of units, unit sizes, massing)
- Preliminary capital and operating budgets (Class D capital cost estimate)
- Secure site (rezone if necessary)
- Identify and submit for funding

Development

TIMELINE

4 to 12 months

ACTIVITIES

- Issued for construction architectural drawings
- Obtain municipal approvals (development and building permit)
- Final capital and operating budgets (Class A capital cost estimate)
- Execute funding agreements
- Construction tender

Construction

TIMELINE

12 to 18 months

ACTIVITIES

- Construction administration (monitoring contract schedules and budgets)
- Testing and inspections
- Deficiencies
- Occupancy permit
- Statement of final costs

Operations

TIMELINE

Maintain affordability and operate for a minimum 20 years

ACTIVITIES

- Building commissioning, if applicable
- Project documentation
- Warranty
- Rent-up
- Ongoing property management services
- Long-term evaluation of outcomes



Projects involving partnerships often face longer design and development timelines. Additionally funding application windows may not align with your project schedule, potentially extending the design and development period. It is not uncommon for a project to take up to 5 years to go from design to operations.

When planning for the operation and future of your building, consider the roles and partnerships needed for its management. Partnering with local individuals and organizations experienced in non-profit housing can be crucial for the successful implementation and ongoing operation of your affordable housing project.

Other service partnerships to consider include:

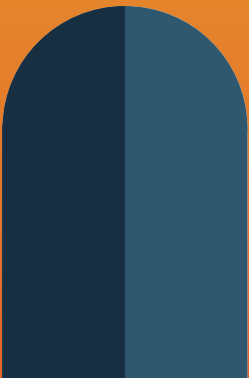
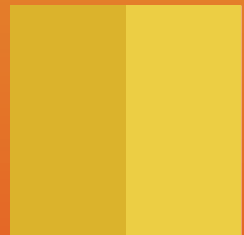
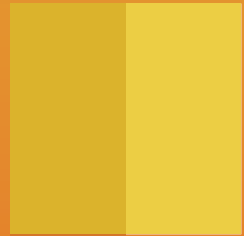
- Income Support Services
- ID Services
- Homecare and Basic Medical Services
- Addictions and Mental Health Services
- Indigenous Cultural Supports
- Community-building/ Recreational Activities
- Employment Recruitment and Life Skills Training Programs
- Pharmacies
- Meal Preparation and Food Banks
- Child Care and After-School Programming





3

Feasibility Analysis and Funding



Project Feasibility

Securing funding and land is crucial for project success and should be prioritized throughout all stages. Understanding funding requirements and targets during the concept development phase of your project is essential due to high competition and the need to fulfill commitments to funders. The best funding option depends on how well the project aligns with funder conditions and its overall feasibility.

Feasibility Analysis

Feasibility analysis involves systematically assessing whether a project can be successfully completed and should be continually evaluated. Key elements of a feasibility analysis include:

- Project concept and vision
- Zoning and timing
- Partnerships and resources
- Financial analysis (pro forma)
- Risk assessment

Pro Formas

Pro formas are crucial tools for modelling the potential financial outcomes of a project. They include capital costs, operating revenues and expenses, cash flow, and project valuation. Pro formas, often submitted with grant proposals, use a mix of hard data and informed assumptions. Funders usually provide a template for demonstrating financial viability.

Typical assumptions include:

- Operating expenses are not adjusted for vacancy; operating expenses are based upon a fully occupied building and do not include lease sign-up incentives.
- All offsite service upgrades to develop the sites will be included in the land costs.
- If land comes from a level of government it may be provided at a nominal value.
- Municipal property taxes of affordable housing units will be exempt (for example, if a building has 100 housing units and 50 are affordable, municipal property taxes will only be applied on a 50% ratio).
- No lease-up adjustments to revenue have been taken into account.

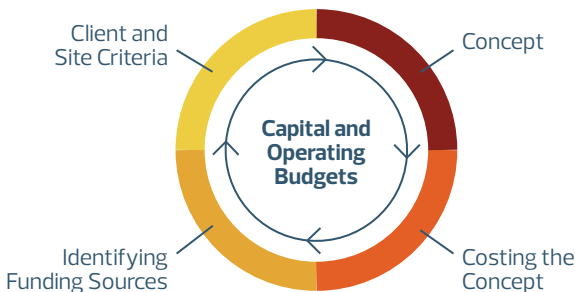
Revenue options and expenses are as follows:

Ancillary Revenue Options	Expense Considerations
<p>Parking ratio (stalls per unit):</p> <ul style="list-style-type: none"> • Parking stalls • Parking revenue (per underground stall/month) • Parking utilization <p>Pets:</p> <ul style="list-style-type: none"> • Pet fees (per unit/month) • % of units with pets <p>Storage Lockers:</p> <ul style="list-style-type: none"> • # of storage lockers • Storage locker revenue (per locker/month) • Storage utilization <p>Annual inflation on rent and other revenue</p>	<p>Property taxes</p> <p>Insurance</p> <p>Utilities paid by landlord</p> <p>Repairs and maintenance</p> <p>Elevator Reserve</p> <p>Replacement Reserve</p> <p>Management</p> <p>Salaries and benefits</p> <p>Miscellaneous expenses (i.e., Marketing)</p> <p>Annual inflation on operating expenses</p> <p>Mortgage/debt servicing costs</p>

Refinement and Validation

Assessing project feasibility is a cyclical and non-linear process. At any stage—whether selecting a site, developing a concept, costing, or identifying funding—feasibility may need to be revisited or refined. Input from stakeholders, financial advisors, and industry experts may lead to a decision not to proceed, prompting the process to restart until the project is either approved or cancelled.

Developing affordable housing is complex and impactful, requiring thorough preparation and a strong organizational foundation. Evaluate your readiness carefully to ensure success.



Acquiring Land

The City of Edmonton helps create affordable and supportive housing by offering City-owned land and grants to developers. Developing housing on City-owned land involves several steps and municipal processes. Typically, the City prepares affordable housing sites to be shovel-ready, which may include rezoning, subdivision, and removing municipal reserve designations before listing the site for sale. Other sites that are not available or listed for sale for affordable housing by the City of Edmonton can also be considered, but timelines to acquire these properties will be longer as these pre-development activities will need to take place before selling the land.

Developers are responsible for obtaining development and building permits and constructing the housing. They can build on land purchased at market value or below-market value from the City or other orders of government.



Acquiring land at below-market value from the City involves a more detailed proposal and a Council approval process, which can take about 12–16 weeks and is not guaranteed.

Despite the longer timeline, this option can save costs, allowing funds to be used for other project aspects.

However, the value of the land does count towards the maximum municipal funding of 25% for the affordable housing component of the project. This would result in a smaller grant from the Affordable Housing Investment Program should the affordable housing provider be pursuing financial support from that program in addition to land below-market value.

Affordable housing can also be developed on land already owned by the developer or purchased from the private market.



Steps to Acquiring Land from the City of Edmonton

Step 1:

Research and Identify Land

City Land Inventory

Check the City of Edmonton's website for available land inventory or surplus land listings:

- Sign up for the [property sales mailing list](#) to receive immediate notification of new listings.
- Not all land being offered for [general property sales](#) will be available for affordable housing purposes. Affordable housing interest of these properties will be assessed on a case-by-case basis.
- The City offers the sale of [non-market affordable housing lands](#) for developing affordable housing, including mixed-market affordable housing.
- Example of [Proposal Submission Requirements](#)

Zoning Information

Understand the zoning regulations and designations for the land you are interested in. The City of Edmonton's [zoning bylaw](#) and [maps](#) are available online.

Step 2:

Contact the City

Real Estate Services

Reach out to the City of Edmonton's Real Estate Branch, which handles the market sale and leasing of City-owned properties. (propertysales@edmonton.ca)

- [Apply to purchase](#) by completing the form.
- Complete the [property inquiries](#) form if you are interested in purchasing or leasing City-owned land that is currently not listed for lease or sale on City websites.

Affordable Housing

Reach out to the City of Edmonton's Affordable Housing team for any non-market sale or potential opportunities for such a property (housing@edmonton.ca)

Step 3:
Due Diligence

Site Assessment

Affordable housing providers, at their own discretion and expense, can conduct due-diligence for the following activities depending on the condition of the site, including:

- Environmental Site Assessments;
- Geotechnical and Soil Samples;
- Hazardous Material Reports if you are acquiring a site with an existing building;
- Servicing Studies for availability and capacity;
- Zoning Confirmation;
- Utility Locations;
- Certificate of Title Investigation for any instruments registered on title; and
- Site Access.

In addition to these steps, it may aid your organization to be aware of these specific City of Edmonton Housing and Land Policies:

Affordable Housing Investment Guidelines	<u>Policy C601</u>
City Land Assets for Non-Profit Affordable Housing	<u>Policy C437A</u>
Developing Surplus School Sites	<u>Policy C583A</u>
Not for Profit Affordable Housing Tax Grant	<u>Standard</u>
Policy to Govern the Use of Funds from the Sale of Surplus School Sites	<u>Policy C468A</u>

Funding

Securing funding is a major challenge in building and operating affordable housing. Developing a funding model is essential for creating a sustainable program. Before creating a funding model, it is important to clearly differentiate the capital costs and future operational costs. The City's Affordable Housing Investment Program requires rents to be subsidized to a maximum of 80% of average market rates.



Understanding and communicating the housing model (near market, deep subsidy, supportive) is crucial in your advocacy and application to grant providers.

Funding sources fall into two categories:

1. Government Supported Funding

Includes government sources such as the Government of Canada, the Government of Alberta, and municipalities. Foundations and philanthropic organizations also contribute, often in the form of funding or assets like land and buildings.

2. Non-Conventional Funding

Includes organizations like the Federation of Canadian Municipalities, First Nations Market Housing, and National Indigenous Collaborative Housing Inc., which provide their own funds or allocate funding on behalf of governments.



Types of Funding

Funding for affordable housing typically comes in the form of loans, grants, private donations, and sometimes land or buildings at nominal costs. To secure these funds, developers usually need to provide some equity, typically contributed by the owner and any partnering organizations.

When considering funding sources, be aware of their conditions. These may include offering rents below market rates, maintaining these rates for at least 20–30 years, not seeking future operating or maintenance dollars, and providing ongoing client support throughout the agreement.



Since government loans, grants, and private donations are rarely provided upfront, developers often need to use equity and bridge financing to advance the project and meet funding requirements.

Conventional Funding Sources (excluding foundations and philanthropic organizations)

Federal

[The CMHC Housing Solutions Table](#)

This table identifies the primary funding options CMHC offers at any given time and is updated periodically as funding opportunities change. Popular funding programs include the Apartment Construction Loan Program, Affordable Housing Fund, and Preservation Funding.

Provincial

[Affordable Housing Partnership Program](#)

Public, non-profit, and private-sector housing providers can apply for funding for innovative and sustainable affordable housing projects.

City of Edmonton

[Non-Market Affordable Housing Lands](#)

Explore City-owned properties for sale for affordable, supportive, and mixed-market housing development.

[Affordable Housing Investment Program](#)

Provides limited grant funding, targeting shovel-ready projects to eligible non-profit and private sector entities to encourage affordable housing development in our city.

[Affordable Housing Tax Grant](#)

Will provide grant funding to offset municipal property taxes for non-profit affordable housing providers.

Stacking Funding

One of the biggest challenges in affordable housing is understanding how to stack funding effectively. This section offers real-life examples of funding combinations used in local affordable housing projects to demonstrate how projects can successfully leverage multiple sources. In Alberta, affordable housing developers must contribute approximately 10% of the total project cost. This contribution can be in cash, land, or donations, depending on what is acceptable to funders. Contributions are assessed individually by funders, and developers should consult with them early to avoid delays. Funders also have varying criteria regarding target demographics, affordability, sustainability, and accessibility.

City of Edmonton Affordable Housing Grants and Funding Windows

Before you apply:

1. Review the Grant Guides

Make sure to go through the grant guides to ensure you meet the eligibility criteria.

[New Construction – Grant Application Guide](#)

[Rehabilitation – Grant Application Guide](#)

[Indigenous Housing – Grant Application Guide](#)

2. Schedule a Pre-Application Meeting

All applicants are required to attend a pre-application meeting. To schedule your meeting, email AHIPgrant@edmonton.ca, and we'll respond within three business days.

The City of Edmonton usually opens funding proposals one to two times a year in the fall and spring, giving developers three to four months to submit their proposals. Developers should start planning their projects well before the intake period, as planning can take longer than the submission window. After submission, proposals will undergo a review process of at least three months, followed by a three-month Council

decision period. The drafting and executing of the Affordable Housing Agreement is an important part of the process and may require three to six months to complete. This phase is structured to run in parallel with your project's design and construction stages, allowing work on your project to proceed without interruption. Certain requirements of the agreement, such as reaching the Development Permit stage, may be completed progressively, aligning with key milestones in the project's development.



The trade-off for City funding are the timelines required can often delay projects and have no promise of approval from Council.

Funding is typically disbursed in four stages—30%, 30%, 30%, and 10%—as conditions of the agreement are met. Annual monitoring will take place for the term of the agreement, beginning after the project's completion and full disbursement of funds.

Mixed Market Model

The mixed-market housing model combines units offered at market rent with units offered at below-market rates, creating a financially sustainable approach to affordable housing. This model is typically used when there is a lack of grants or subsidies and a project must incur debt to be developed. By including some units at market rent, developments can generate additional revenue that helps offset the reduced rents of affordable units and/or service debt on a project. This model supports long-term affordability by ensuring rental revenues can cover the full operating cost and debt servicing costs of a development. Additionally, this model can help ease tenant transitions if they see an increase in their income level. Tenants may be able to transition to a market rate within their same unit or building, rather than moving out.



It is recommended that affordable and market units be designed to be identical to allow for vacancy management between affordable and market-rate units to meet contractual thresholds of affordable housing within the development.

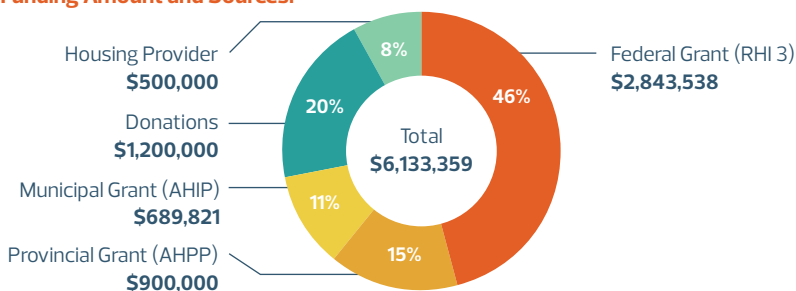
The following real-life examples illustrate how AHIP funding was stacked to get affordable housing built in Edmonton. All projects could be replicated should the right funding conditions be met. For the purposes of these examples, non-repayable loans offered by CMHC are categorized under grants.

Project A Example

Project A started in 2019 and is expected to be occupied by late 2024. This 11-unit project with an expansive public community space is fully grant-funded and aims to house individuals experiencing severe core housing needs (those spending over 50% of their income on housing). This level of affordability was made possible with funding from the third round of the Rapid Housing Initiative (RHI) from the Canada Mortgage and Housing Corporation. At this time, the application window for this program is closed. If this project was to be replicated today, it would either need to wait for the RHI window to open or reduce the depth of affordability.

To score high for RHI funding, projects typically required other funding sources that covered over 40% of the total cost. Project A was 54% funded before CMHC approval. This funding came from the applicant's contribution, donated land worth 20% of the project costs, and additional contributions from the City of Edmonton and the Government of Alberta totaling over 25%.

Funding Amount and Sources:



Project Costs:

Land Acquisition	\$1,200,000
Hard and Soft Costs	\$4,933,359
Total	\$6,133,359

Project Financing:

Debt	\$0
Equity	\$500,000
Grants	\$4,433,359
Donations	\$1,200,000
Total	\$6,133,359

Rental Breakdown:

Rental Unit Type	Number of Units	Monthly Rent	Total
1 bedroom	7	\$533	\$3,731
2 bedroom	2	\$533	\$1,066
4 bedroom	2	\$533	\$1,066
Total	11		\$5,863

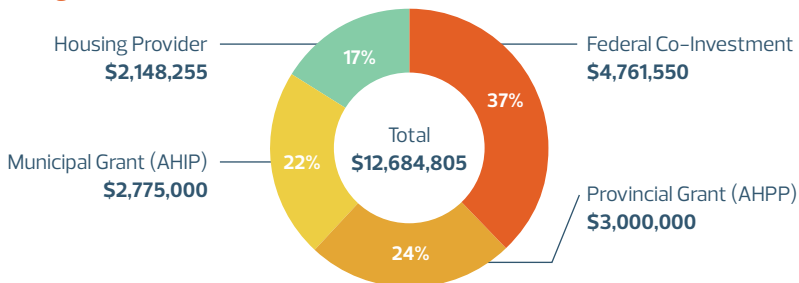
Percentage Affordable:



Project B Example

Project B, which began in 2020 and is expected to be occupied in 2026, is a 33-unit project considered replicable because the three funding programs that supported it are still available: the Affordable Housing Investment Program, Affordable Housing Partnership Program and the Co-Investment Program (now the Affordable Housing Fund). However, to replicate this level of affordability and grant contributions, an affordable housing developer must significantly exceed the minimum standards for affordability, sustainability, and accessibility to receive a higher proportion of non-repayable loans from CMHC.

Funding Amount and Sources:



Project Costs:

Land Acquisition	\$1,200,000
Hard and Soft Costs	\$11,484,805
Total	\$12,684,805

Project Financing:

Debt	\$2,154,550
Equity	\$2,148,255
Grants	\$8,382,000
Donations	\$0
Total	\$12,684,805

Rental Breakdown:

Rental Unit Type	Number of Units	Monthly Rent	Total
1 bedroom	19	\$534	\$10,146
2 bedroom	10	\$575	\$5,750
Studio	4	\$330	\$1,320
Total	33		\$17,216

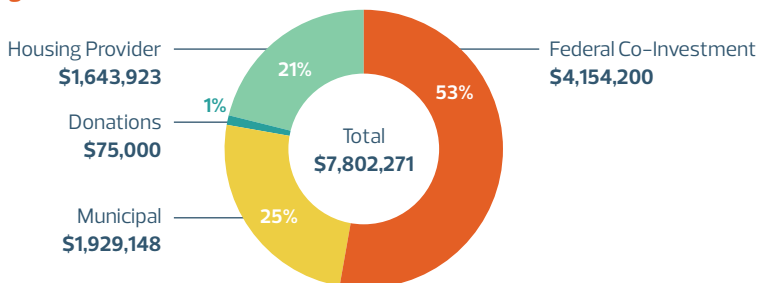
Percentage Affordable:



Project C Example

Project C, which began in 2017 and was occupied in 2023, is a 21-unit project that is also considered replicable because the two funding programs that supported it are still available: the Affordable Housing Investment Program, and the Co-Investment Program (now the Affordable Housing Fund). However, due to the absence of provincial funding, this approach requires the greatest contributions from the affordable housing developer and contributing funders. In addition to the fewer grant contributions and higher debt-to-grant ratio, this approach resulted in affordable housing that is not as deeply affordable as the other two approaches.

Funding Amount and Sources:



Project Costs:

Land Acquisition	\$530,250
Hard and Soft Costs	\$7,272,021
Total	\$7,802,271

Project Financing:

Debt	\$4,154,200
Equity	\$1,643,923
Grants	\$1,929,148
Donations	\$75,000
Total	\$7,802,271

Rental Breakdown:

Rental Unit Type	Number of Units	Monthly Rent	Total
2 bedroom	1	\$1,024	\$1,024
3 bedroom	13	\$1,128	\$14,664
4 bedroom	7	\$1,326	\$9,282
Total	21		\$24,970

Percentage Affordable:



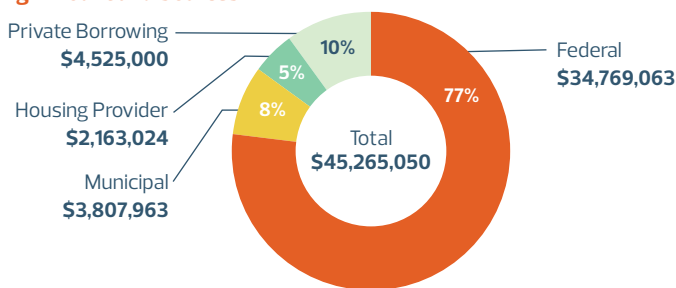
Project D Example

Project D, located on a 1.0-hectare multi-family lot in the Griesbach neighbourhood, is a mixed-market housing development expected to be completed by late 2025. It will offer 46 affordable rental units for recent immigrants, women fleeing violence, and low-income families, alongside 45 market rental units, all managed by an affordable housing organization.

Affordable units will be capped at 80% of average market rents and no more than 30% of household income. The site is within walking distance of schools, grocery stores, pharmacies, and the Edmonton Public Library. The building will reduce operating energy consumption and greenhouse gas emissions by at least 31% compared to the 2017 National Energy Code. Twenty-two per cent of the units will be barrier-free, exceeding the minimum accessibility requirements of the 2019 Alberta Building Code.

For more information on meeting and exceeding these standards, consult the Affordable Housing Accessibility Guide and Sustainability Guide

Funding Amount and Sources:



Project Costs:

Land Acquisition	\$169,950
Hard and Soft Costs	\$45,095,100
Total	\$45,265,050

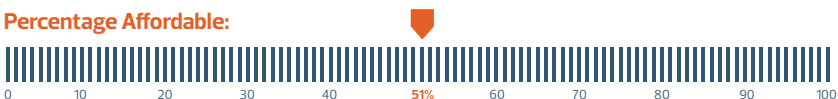
Project Financing:

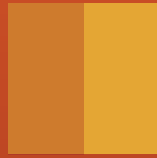
Debt	\$29,680,000
Equity	\$2,413,024
Grants	\$13,172,026
Donations	\$0
Total	\$45,265,050

Rental Breakdown:

Rental Unit Type	Number of Units	Monthly Rent	Total
Affordable	46	80% AMRR	\$88,320
Market	45	\$2,400	\$108,000
Total	91		\$196,320

Percentage Affordable:



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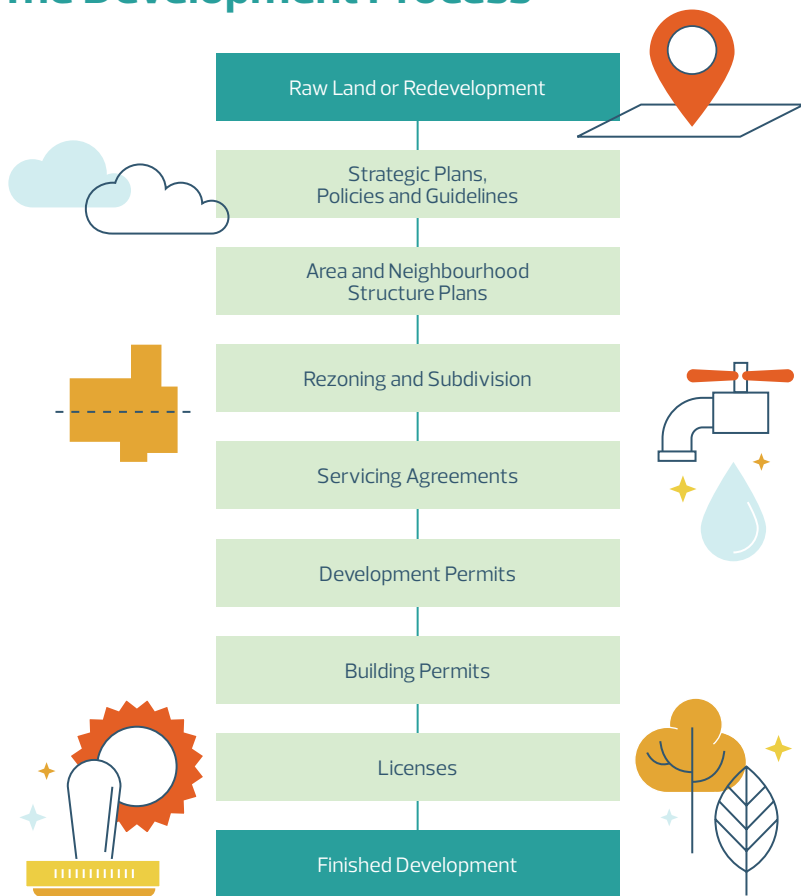
Municipal Approvals



The development process in Edmonton starts with raw land or existing buildings and culminates in a finished project. [Edmonton's Zoning Bylaw](#) outlines what can be built and what activities are permitted on each property. The development and building process is further guided by statutory documents such as [The City Plan, Area and Neighbourhood Structure Plans, and District Plans](#).

The City of Edmonton uses development permits, building permits, and inspections to ensure growth aligns with these policies and other requirements. For affordable housing, the process usually begins with rezoning, subdivision, or development permits. While this guide does not cover strategic plans, policies, and guidelines in detail, developers should familiarize themselves with the statutory documents relevant to their projects.

The Development Process



Rezoning and Subdivision

Zoning regulates land use to ensure new developments fit well with their surroundings. It dictates:

- Types of buildings allowed
- Maximum number of units
- Permitted activities and businesses
- Landscaping requirements

Rezoning focuses on the building's use, not who will occupy it or whether it's rented or owned. You can check zoning details using the City's [zoning map](#) and the Edmonton Zoning Bylaw.

Affordable housing developers often need to rezone rather than subdivide or consolidate land. Land consolidation merges multiple parcels into one, and some projects may involve both consolidation and rezoning.

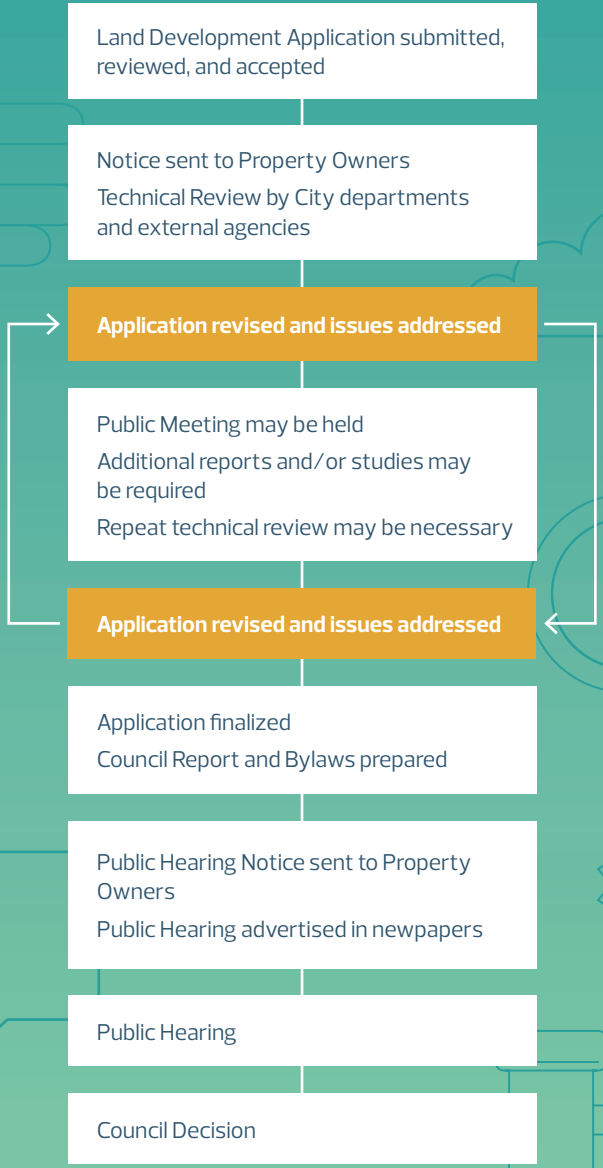
A **Pre-Application Meeting** can provide details about rezoning, subdivision, and development requirements specific to your site. Another meeting can be beneficial before submitting a development permit.

If your proposed zone doesn't match the land use designation in relevant plans (Neighbourhood Structure Plan, Area Structure Plan, etc.), a plan amendment will be necessary, extending the timeline.

Plan for adequate time in your project schedule, considering average approval times listed on the [City of Edmonton website](#).



The City of Edmonton Rezoning and Subdivision Process



Development and Building Permits

Permit, license, and land development application processing times are measured in calendar days, starting from when a complete application is submitted until a decision is made. A thorough and well-prepared application can help speed up the process—so be sure to have all permit requirements ready to go. The application review process is a partnership between the City and the applicant to reach a decision. The processing time begins once the City receives a complete application and fees are paid.

For applications which require rezoning, the City has a target processing time of 300 – 370 days. For applications without rezoning, the target is 210 days. The City strives to meet these processing time targets within 75% or better. Average processing times and the percentage of applications meeting these targets are updated every three months. However, please note that there may be some variation in processing times during the peak construction season (March–August). You can always check the [City's website](#) for the latest information on processing times and updated targets.

Please note that the recorded timeline does not include the time your consultant team may need to prepare applications. It is a good idea to work with your consultants to ensure there is adequate time in your project plan, as their availability can affect timelines.

Municipal approval timeline targets for applications applicable to affordable housing:

Rezoning	90–160 days (<i>varies with the complexity of the application</i>)
Development Permit (Multi-Unit Residential)	90 days
Building Permit (Stacked Row House, Apartment or Condo)	120 days
Total	Between 300 – 370 days

Enhanced Permitting Process

The City [prioritizes the review](#) of permit applications for new affordable housing developments and the refurbishment of existing structures. You will be asked to identify your project as affordable housing during the development and building permit submission stage.

If your project meets the criteria, you may be eligible for enhanced permitting services through the Client Liaison Unit (CLU). The CLU will work with permitting and technical review staff to streamline your permit applications, improving predictability and timelines.

Permit Approval Process

Optional Process

Administrative Process

Municipal Review / Approval

1. Pre-application Meeting

- Due diligence and problem-solving
- Fees collected
- Technical review / comments (internal and external agencies)
- Meeting records shared with applicant

2. Submit Applications

- DP application submitted using selfserve.edmonton.ca
- Intake review to ensure completeness of application is conducted
- Fees collected
- Optional: BP and Business License application can be submitted at this time.

3. Development Permit

- Circulations and Zoning Bylaw review occur
- Additional information (revisions to submissions) may be required
- Decision rendered
- Conditions and advisements attached to permit (Servicing Agreement, development charges, IFPA, etc.). Required to be satisfied before release for BP review

4. Trades and Inspections

- Electrical, HVAC Plumbing and Gas permits claimed by trade professionals
- Decision rendered by City staff
- Construction work completed
- Inspections scheduled and conducted

5. Building Permit

- Intake review completed and fees paid, including assigning contractors and new home warranty
- BP assignment and technical review completed
- Revisions and supplemental information provided
- Partial permits considered and issued at applicant request
- Decision rendered

6. Business License and Occupancy

- Permit clearances completed post final building inspection
- Additional clearances required for trades and Fire Rescue Services
- Occupancy granted
- Business License Issued

7. Operation

- Permit conditions are enforced
- Bylaw compliance applied
- Temporary approvals enforced

In the process of mapping out your development, a pre-application meeting may not always be necessary. However, if your development is complex or new to your organization, it's a good idea to have a pre-application meeting. This meeting allows your consultant team to discuss the project with key decision-makers, ensuring everyone understands the project, and increases the likelihood of a favourable outcome.

After a pre-application meeting, your consultant team may need to revise the plans based on feedback before you submit your development permit application. Remember, the review of your development or building permit won't begin until the application fees are paid. During the permit approval process, it's common for drawings to be updated to meet city requirements, such as waste removal, access, and utility connections. You might also need to address off-site contributions as part of the permit approval.

An affordable housing developer can apply for a building permit once they have received an approved development permit. In Alberta, residential construction requires confirmation of New Home Warranty before issuing a building permit. Alternatively, a [Rental-Use Designation](#) can be sought instead of a New Home Warranty through the Government of Alberta. However, this approval process can be time-consuming and may delay the issuance of your building permit, potentially impacting your funding, as an approved building permit is often required to advance funding.

A Note on Parking Requirements in Edmonton

It is important to note that Edmonton has removed minimum parking requirements for affordable housing developments as of 2020. This change provides flexibility based on your clients' needs and public transit availability. However, the Alberta Building Code still mandates parking stalls in some cases, such as requiring one accessible parking stall per barrier-free unit.

Additionally, consider how residents, staff, caregivers, health practitioners, and visitors will access the site and building via car, transit, cycling, and walking. The City of Edmonton cannot grant variances for accessible parking stalls; any exceptions must be requested from the Government of Alberta.



Licenses

In addition to your organization's business license for rental housing, if the development includes additional services or businesses (e.g., event space, café), you may need extra business licenses. More information on business licensing can be found on the [City of Edmonton website](#).

Service Agreements

If subdivision approval or a Development Permit is granted, you may need to enter into a [Servicing Agreement](#) with the City of Edmonton. This agreement ensures:

- Infrastructure is built according to City standards.
- The developer pays for their share of off-site infrastructure improvements.

The Servicing Agreement is a legal contract detailing terms, conditions, and financial obligations required before proceeding with development.

You may also need service agreements with EPCOR for utilities like electrical capacity upgrades, especially if increasing site density. These agreements can be costly and impact project viability, so identify them early.

For land acquired from the City, a deferred servicing agreement (DSA) may be registered on the title to notify future owners of servicing and assessment commitments, such as [Permanent Area Contributions](#), [Arterial Roadway Assessments](#), or [Off-Site Levies](#). While a DSA doesn't bind future owners, it highlights upcoming obligations.





5

Project Delivery

Construction Delivery Methods

Choosing a construction delivery method is a key decision for affordable housing developers and their project teams. This decision should be made during the design or development phase.

Each procurement method has its own strengths and weaknesses, and the choice depends on project-specific factors such as timeline, budget, complexity, and the owner's expertise and risk tolerance. Below is an overview of common project delivery methods, including their processes, advantages, and disadvantages.

1. Architect-Led Design-Bid-Build (DBB)

An architect is hired to complete the design, including drawings and specifications (design phase). Construction firms bid on the project based on the completed design documents (bidding phase). The selected contractor builds the project according to the design specifications (construction phase).

Advantages	Disadvantages
<ul style="list-style-type: none">+ Clear separation of design and construction roles.+ Competitive bidding can result in lower construction costs.+ Design is fully developed before construction begins, reducing changes and unforeseen conditions.	<ul style="list-style-type: none">- Longer overall timeline due to sequential nature (design must be fully completed before bidding and construction).- Potential for higher costs due to change orders if design errors or omissions occur.- Less collaboration between architect and contractor during design, which can lead to constructability issues.

2. Design-Build (DB)

A single entity (design-build firm) is responsible for both design and construction. The owner contracts with one entity, which oversees the entire project from design through construction.

Advantages	Disadvantages
<ul style="list-style-type: none">+ Faster project delivery since design and construction phases can overlap.+ Single point of responsibility can lead to better coordination and fewer disputes.+ Potential for cost savings through integrated project planning and execution.	<ul style="list-style-type: none">- Less design control for the owner, as the design-build entity may prioritize cost and schedule over design quality.- No competitive bidding for construction component, so pricing maybe higher.- Potential conflicts of interest, as the design-builder is responsible for both design and construction.

3. Construction Management (CM)

The construction manager acts as an advisor to the owner but does not take on the risk of construction performance. The CM provides expertise during the design phase and manages the construction process.


Advantages	Disadvantages
<ul style="list-style-type: none">+ Increased owner control over the project.+ Expertise of the CM can improve project planning and execution.+ Flexibility to bid each trade separately can lead to cost savings.	<ul style="list-style-type: none">- The owner remains responsible for construction performance risks.- Potentially higher management fees compared to other methods.- Requires a knowledgeable owner to manage multiple contracts.

4. Construction Management at Risk (CMAR)

The construction manager provides pre-construction services and takes on the risk of delivering the project within a guaranteed maximum price (GMP). The CM is involved in the design phase and then acts as the general contractor during construction.

Advantages	Disadvantages
<ul style="list-style-type: none"> + Early involvement of the CM can improve project planning and reduce risks. + GMP provides cost certainty for the owner. + Better collaboration between design and construction teams. 	<ul style="list-style-type: none"> - Potential for higher costs due to the CM's fee and risk premium. - Less competitive bidding as the CMAR may self-perform some work. - Potential conflicts of interest if the CMAR prioritizes profit over project quality.

High Level Comparison of Construction Delivery Methods	
Architect-Led Design-Bid-Build	Best for projects where design control and competitive bidding are priorities, but longer timelines are acceptable.
Design-Build	Suitable for projects needing fast delivery and single-point responsibility, but with less owner control over design.
Construction Management	Ideal for complex projects requiring early contractor involvement, flexibility, and owner control, but with different levels of risk sharing (Agency CM vs. CMAR).



Project Monitoring

The project monitoring phase of an affordable housing development is a critical stage that ensures the project stays on track in terms of scope, budget, and timelines. Effective project monitoring allows the development team to identify and address issues early, preventing costly delays or deviations from the project's goals. It's not just about tracking progress but also about ensuring quality control, compliance with regulatory standards, and alignment with financial projections. Given the tight margins and high stakes involved in affordable housing, this phase demands careful attention to both day-to-day operations and long-term outcomes, ensuring the development remains viable and delivers on its promise to the community.

In the project monitoring phase, having dedicated roles—such as a project manager and a quantity surveyor—is essential for maintaining checks and balances, ensuring the project progresses within budget, and meets quality standards. Additionally, careful consideration of lien holdback requirements helps safeguard against financial risks, ensuring contractors are paid appropriately while protecting the developer from potential legal claims.



Three top considerations during the project monitoring phase are:

Dedicated Roles

The **project manager** is responsible for overseeing the project, ensuring the general contractor adheres to the schedule, budget, and contractual obligations. They also handle value-engineering requests and change orders.

A **quantity surveyor** is often required by funding agreements to certify project costs and milestones. They should verify progress claims from the general contractor to ensure they align with on-site progress.

Checks and Balances

Ensure that the project manager oversees the general contractor's performance, budget adherence, and schedule compliance.

Utilize the quantity surveyor to verify progress claims rather than doing it yourself. This adds an additional layer of accuracy.

Lien Holdback

Retain a lien holdback to protect against potential builder-liens if the general contractor fails to pay subcontractors. This safeguard ensures that subcontractors are paid and prevents liens on the property.

Familiarize yourself with the [**Alberta Prompt Payment and Construction Lien Act**](#), which outlines the rights and responsibilities related to payment and liens.

By implementing these practices, affordable housing developers can better manage their projects and mitigate risks associated with construction.

Occupancy and Landscaping

Reaching the stage of receiving your occupancy permit and addressing landscaping obligations is a key milestone in your affordable housing development. It signifies the completion of the building's construction to a point where it is deemed safe and habitable, and that final inspections have been passed. This stage also indicates that the project is moving into its operational phase, where tenants can begin to occupy the units.

Landscaping obligations, while sometimes seen as secondary to the building structure, are crucial for meeting municipal requirements, enhancing curb appeal, and contributing to the overall sustainability and livability of the development. Well-planned landscaping can improve stormwater management, support energy efficiency by providing shade or windbreaks, and create communal spaces that enhance residents' quality of life. Ensuring this aspect is completed also helps avoid potential delays in receiving full sign-off from the City, which is essential for the timely launch of affordable housing projects.



Milestone Events

Occupancy Permit

Final Inspections

The City of Edmonton will issue an occupancy permit only after all mandatory final inspections are completed. For projects with more than four dwelling units, schedules of field review / compliance are required before requesting City final inspections.

- Schedule this with your builder to confirm the building's safety and compliance before receiving the occupancy permit.

Permit Issuance

The occupancy permit will be emailed and can also be accessed via your [City of Edmonton Self Service](#) account. It's typically required for advancing funding or meeting conditions of a funding agreement.

Landscaping

Maintenance Responsibilities

Check if the landscaping subcontractor will maintain new shrubs and trees. This is crucial because the landscaping must be in good condition for the follow-up inspection.

Landscaping Deposit

Paid to the City after installation, the deposit is refundable upon passing the follow-up inspection. Dead shrubs or trees will result in a failed inspection and delay the return of your deposit.

By managing these aspects effectively, you can ensure timely occupancy and avoid issues with landscaping deposits.

Project Closure

The project closure phase is critical for ensuring that all contractual, financial, and legal obligations are met, and that the project is officially completed. Proper documentation and evaluation at this stage not only help demonstrate accountability to funders but also provide valuable insights for future developments. Attention to detail in this phase helps protect the developer from potential liabilities and ensures that all parties are satisfied with the project's final outcomes.

Developing a project closure checklist can help ensure all tasks are completed effectively.



Documentation

File organization of all project files, including final contracts, financial documentation, minutes, drawings, specifications, schedules, inspections, permits, and reporting, among other documentation.



Financials

All invoices are paid and archived, and a statement of final capital costs is prepared if required by funders.



Reporting to Funders

Submit final reports and ensure compliance with all funding conditions. Review ongoing reporting obligations and set a schedule with the management team.



Post-Project Evaluations

A post-implementation review of the project team and project as well as tenant satisfaction. These reviews are intended to identify the level of success of the project based on the desired outcomes set out in the Project Charter, and any lessons that can be applied to future projects.



Transition and Grand Opening

Staff are assigned to take over the property management of the project, and are actively starting the 'rent-up' phase of organizations. In addition, a grand opening is being planned in collaboration with funders and funding agreement requirements.





6

Operations and Management

Management Models

Affordable housing developers must select a management model before completing a project, with two main options to consider. The first is owner-operated, where the developer or their organization directly manages the property. And second, is contracted property management, where the management is handled by a third-party firm.

Developers may also [partner with experienced organizations](#) including non-market housing organizations.

1. Owner Operated

The property owner directly manages the day-to-day operations of the housing project. This model allows for greater control over the property and its management.

Advantages	Disadvantages
<ul style="list-style-type: none">+ Owners have full control over the management processes, ensuring that their vision and standards are maintained.+ Ability to make quick decisions without needing approval from external managers.+ Operational costs may decrease as your organization scaled, further compounded by the absence of third-party management fees	<ul style="list-style-type: none">- Requires significant time and effort from the owner to manage all aspects of the property.- Owners must have or develop expertise in property management, including tenant relations, maintenance, and compliance with regulations.

2. Contracted

The property management responsibilities are outsourced to a third-party management company or other non-market housing organization. This approach can provide professional management services and reduce the workload for the property owner.

Advantages	Disadvantages
<ul style="list-style-type: none">+ Management companies bring specialized knowledge and experience in managing properties.+ Can lead to more efficient operations and better handling of day-to-day issues.+ Easier to scale operations as the property portfolio grows.	<ul style="list-style-type: none">- Management fees can be significant, affecting the overall budget.- Owners may have less direct control over property management decisions and processes.- Success is highly dependent on the performance of the management company.

Management Team and Maintenance

Setting Up a Property Management Team

Managing affordable housing in-house requires significant organizational infrastructure, especially for developers new to or scaling up affordable housing operations. This is compounded by the complexity of such projects, which often involve diverse building specifications, on-site health care, social programming, and community relations, all needing to be maintained around the clock.

The following sections will delve into setting up a property management team, property maintenance, and building reserves.

Property Management Team Considerations

Roles and Responsibilities

Property managers oversee daily operations, tenant relations, rent collection, and compliance with regulations. Maintenance staff handle repairs and upkeep to ensure the property is in good condition. Administrative personnel manage records related to occupancy, utility use, maintenance, and costs.

Record Management and Reporting

Maintain records on occupancy, utility use, appliance conditions, and general maintenance. These records are essential for grant reporting and ongoing management.

Hiring and Training Staff

Hire experienced candidates with property management skills and an understanding of tenant needs. Ensure staff are trained in property management policies, procedures, and relevant certifications (e.g., First Aid, Crisis Intervention). Provide training in cultural awareness to address tenant needs sensitively and foster stability.



<p>Communication and Collaboration</p>	<p>Maintain open communication within the team and with tenants. Regular meetings and community engagement help address issues and improve project integration.</p>
<p>Vacancy Management</p>	<p>Rent-Up Phase Begin renting units before construction is complete and connect with waitlist agencies to fill units quickly. Stabilized occupancy typically exceeds 95% and is crucial for financial sustainability.</p> <p>Strategies Rent units during construction and manage waitlists to effectively to minimize vacancies and financial impact.</p>

Property Maintenance and Building Reserve

Developing a maintenance plan for any multi-unit residential building is a best practice, regardless of funding agreement conditions. Effective capital reserve planning should occur from project conceptualization through to the start of operations, as building a capital reserve will become increasingly challenging due to the limited annual operating surplus generated by affordable housing.

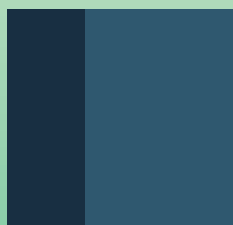
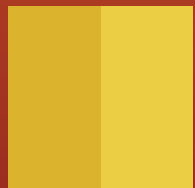
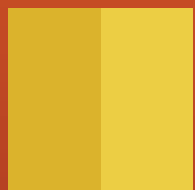
Maintenance and Building Reserve Considerations	
Maintenance Planning Categories	<p>Planned maintenance is regular inspections and repairs to prevent issues.</p> <p>Unplanned maintenance is reactive repairs for emergencies.</p>
Capital Reserve Plan	<p>For new buildings, capital reserve planning can start with the operation and maintenance manuals provided by the general contractor at project closure. These manuals include maintenance instructions, specifications, and warranties. It's best practice to hold an orientation with facility management staff and the general contractor to review the building systems and equipment after receiving the manual.</p> <p>For existing buildings without manuals, a Building Condition Assessment by a professional firm is needed. This assessment can help form a Capital Reserve Plan and is often required by funders for capital maintenance funding.</p>
Replacement Reserve	<p>Establish a replacement reserve by assessing the lifespan of building components and updating it annually. Be mindful of warranties to avoid voiding coverage.</p> <p>A professional Building Condition Assessment can help forecast maintenance needs and distribute costs over time. Many funders require a reserve fund for future upkeep.</p>

Please note that funders typically also want to see building condition assessments no older than 12 to 18 months, so if your organization is seeking this type of funding, it is important to carefully plan when the building condition assessment is prepared and completed. For more on Capital Reserve Funds, refer to the [Co-operative Housing Federation of Canada's guide](#).

7



Appendix



[Glossary of Housing Terms](#)

[Project Charter](#) (Template)

[Work Plan](#) (Template)

[Public Engagement Plan](#) (Template)

City of Edmonton – Affordable Housing Accessibility Guide

City of Edmonton – Affordable Housing Sustainability Guide





www.edmonton.ca/affordablehousingdevelopers

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