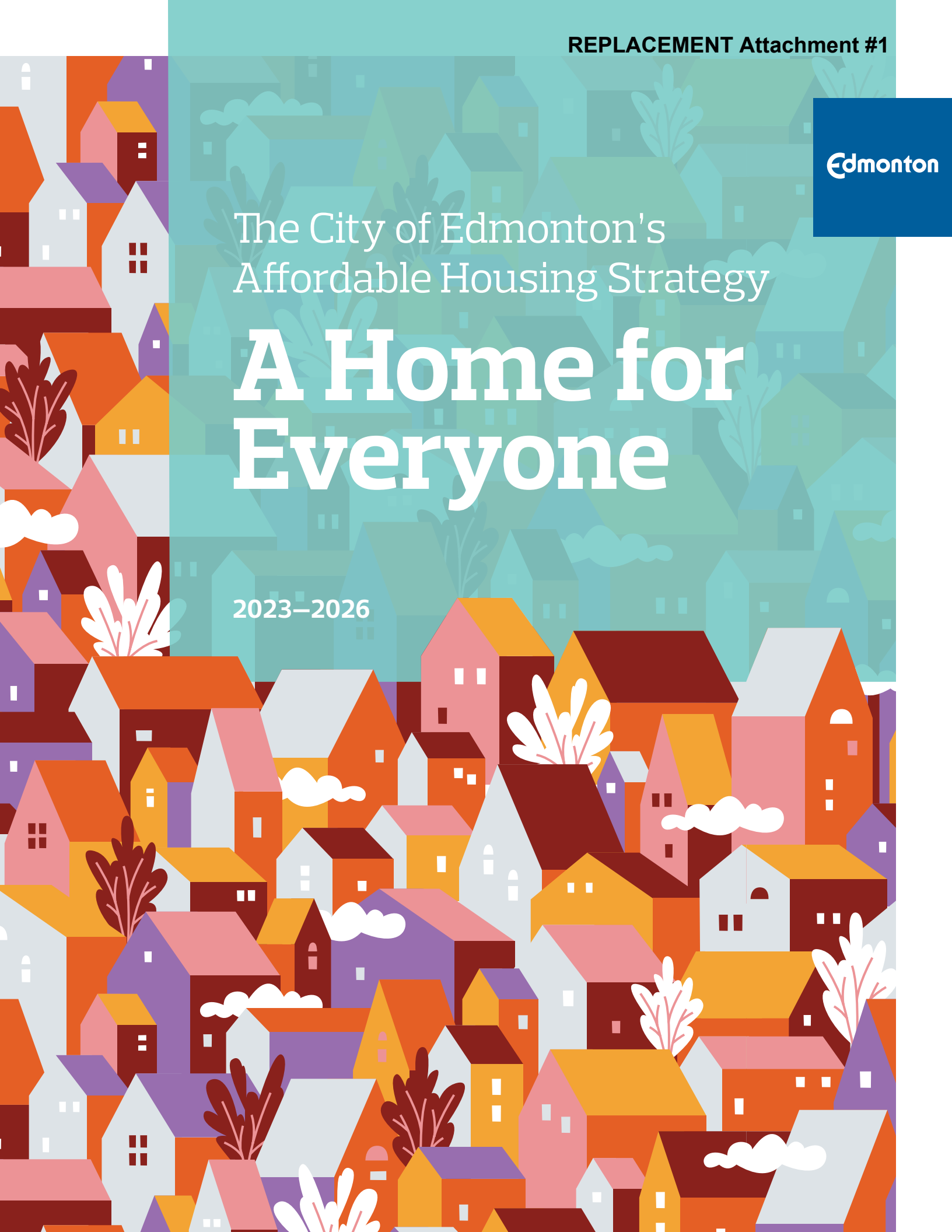


The City of Edmonton's  
Affordable Housing Strategy

# A Home for Everyone

2023–2026



# Land Acknowledgement

The lands on which Edmonton sits and the North Saskatchewan River that runs through it have been the sites of natural abundance, ceremony and culture, travel and rest, relationship building, making and trading for Indigenous peoples since time immemorial. The City of Edmonton acknowledges the traditional land on which we reside is in Treaty Six Territory. We would like to thank the diverse Indigenous Peoples whose ancestors' footsteps have marked this territory for centuries, such as nēhiyaw (Cree), Dené, Anishinaabe (Saulteaux), Nakota Isga (Nakota Sioux), and Niitsitapi (Blackfoot) peoples. We also acknowledge this as the Métis' homeland and the home of one of the largest communities of Inuit south of the 60th parallel. It is a welcoming place for all peoples who come from around the world to share Edmonton as a home. Together we call upon all of our collective, honoured traditions, and spirits to work in building a great city for today and future generations.



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# Executive Summary

The City of Edmonton's Affordable Housing Strategy describes the City of Edmonton's role in affordable housing. It outlines the purpose behind the City's involvement in affordable housing and the short and long-term objectives that will guide the path towards achievement of our goals over the next four years (2023–2026).

The Strategy contains three updated goals, informed by an evaluation of the effectiveness of the previous Strategy, an updated renewed Housing Needs Assessment (2023) using 2021 census data, lessons from Lived Experience studies, research of best practices, analysis of linked strategies and intergovernmental context, and extensive engagement with internal and external stakeholders.

## GOAL 1

**Edmontonians have access to affordable housing in all areas of the city**

## GOAL 2

**Edmontonians have the housing supports they need**

## GOAL 3

**Increased awareness of housing needs and the importance of affordable housing**

In order to achieve these goals, the Strategy outlines key objectives which define the City's role and associated actions the City should take to ensure every Edmontonian has safe and adequate housing options.

Changing political, social, and economic contexts, along with a refined research approach, have driven the need for a Strategy update. The COVID-19 pandemic, global conflicts, and several other macroeconomic changes have had an impact on Edmonton's economy and housing market, increasing construction costs and the overall cost of living. Edmonton also grew in population by 8.3% between 2016 and 2021 based on Statistics Canada census data, driving overall need for increased housing supply. These factors, along with changing governments and priorities, have driven the need for an updated Strategy to account for a tightening rental market with increased average rents and overall decreased household budgets.

The Housing Needs Assessment (2023) was completed in August 2023, using a nationally adopted methodology to identify detailed information about individuals and households in Edmonton living in Core Housing Need<sup>1</sup>.

<sup>1</sup> Core Housing Need is defined by the Canada Mortgage and Housing Corporation as housing that falls below at least one of the adequacy, affordability or suitability standards. It also considers if income levels are such that they could not afford alternative, suitable and adequate housing in their community.

**There are currently 46,155 households in Edmonton experiencing Core Housing Need, or 1 in 8 Edmonton households.**

**Some renter households are at increased risk of housing vulnerability in Edmonton:**

- Racialized people comprise the largest number of rental households living in Core Housing Need (**10,105**).
- **1 in 3** Indigenous renter households are in Core Housing Need.
- **41%** of senior households are in Core Housing Need.
- **36%** of female-led households, including single mothers, are in Core Housing Need.
- People with physical health or mobility challenges are the third largest priority population in Core Housing Need, with a total of **6,760** rental households (22%)

The Strategy also accounts for Edmonton's overall rise in homelessness. As of August 2023, over 3,100 people in Edmonton are experiencing homelessness, more than double the number of people counted in 2016. Nearly 60% of people experiencing homelessness in Edmonton identify as Indigenous, and there are documented increases in the complexity of health need present in Edmonton's homeless population with rising rates of chronicity, meaning people are experiencing homelessness for longer than in previous years.

The number of individuals and families who cannot afford suitable housing is one of the most significant indicators of poverty and a lack of equity in our community. The cascading effects of negative health outcomes, insecurity, and exclusion from community as a result of not being able to afford housing is one of our community's most significant challenges. A number of engagement opportunities have been used to learn more about experiences of Edmontonians trying to obtain housing. Critically, the voices of those with lived experience are centered in this Strategy, and validate the intersectional approach needed to ensure that affordable housing supply options are targeted to larger families, those with disabilities, Indigenous and racialized households, and people that have unique design needs or social supports in order to be successful in their housing.

*The City of Edmonton strives to use respectful, dignified, and accurate language when discussing a person or family's housing situation. Historically, the City has used the term homelessness to describe a lack of housing in order to align with a standardized definition and participate in local, provincial and national benchmarking activities that track progress on the issue. This includes consideration of a definition of Indigenous homelessness, which was developed in 2017 through consultation with Indigenous scholars, community members, knowledge keepers and Elders by the Canadian Observatory on Homelessness.*

*While homelessness continues to be a standard term nationally, some community members in Edmonton have started to use and advocate for the use of the word houseless. There are a number of reasons for this shift: Using 'unhoused' or 'houseless' acknowledges that while someone may lack a socially accepted physical structure to live in, they still have social connections with their communities in a place they would call home.*

*Ultimately, we want to acknowledge that there is a diversity of perspectives on the language. The City is committed to using person-first language and characterizing houselessness or homelessness as a temporary condition that does not define an individual's identity.*



Further, the majority of Edmontonians agree that affordable housing makes Edmonton a better place to live and nearly 70% agree that affordable housing would make Edmonton a safer city.

Ultimately, the housing market cannot address the needs of low-income households without government intervention. That is why the City of Edmonton remains committed to being an important actor in the affordable housing ecosystem and has identified through this Strategy a number of new actions we can take to increase Edmonton's affordable housing supply.

In order to address Edmonton's affordable housing need, bold action is needed. By **2050**, the City will need:

- 3,800 new Rent Geared to Income units, which will address the needs of very low income households.
- 30,200 deep and shallow subsidy units, which will address the needs of low and moderate income households.
- 5,700 near market units, which will address the needs of average income households.

To get there, the Strategy outlines targets to 2026, with corresponding tactics and actions the City will take as identified in the Implementation Plan. The tactics and actions are designed to support a wide range of activities that will result in at least **2,700 new and renewed units of affordable housing by 2026**.

Engagement confirmed, however, that supply on its own will not resolve the barriers people experience to accessing and retaining housing. In order to address the homelessness crisis in our city, **a range of between 1,400–1,700 supportive housing units with on-site supports and services for people currently experiencing homelessness is needed in the next 4 to 5 years**. As such, the Strategy also outlines how the City of Edmonton will help to develop the right housing supports for households living on the margins and those experiencing homelessness. This includes an expansion of the City's role in homelessness prevention, particularly through programs and interventions that prevent evictions, and a continued effort to work with Homeward Trust Edmonton and homeless serving agencies in our collective effort to end homelessness.

The City of Edmonton is committed to ensuring there is a home for everyone in our community. We are grateful to all those who shared their experiences and wisdom with the project team throughout this process, demonstrating their commitment to a safer, healthier community for all of us.

*"If there was enough housing, you wouldn't see 3,000 people chronically homeless."*

*"You can't just - you've got to help somebody create a home. You can house them, but how do (they) create a home? ...You've got to help them build that foundation and help them understand how to create safety for themselves through helping them know that when they move into a home, let's go into your community, know what's out there, what's available to you, who's in your community..."*



# Introduction

Safe, adequate and affordable housing is fundamental to the physical, economic and social well-being of individuals, families and communities. A range of appropriate housing choices contributes to the overall safety and well-being of Edmonton communities, improves health and financial outcomes for individuals and families, and is one of the most important investments the City can make to further its commitments to meet City Plan goals of eliminating Core Housing Need and Chronic and Episodic Homelessness. The City of Edmonton Affordable Housing Strategy (2023–2026) recognizes that the City of Edmonton is an important actor in the affordable housing ecosystem and outlines specific goals and objectives to maintain and increase the momentum of affordable housing development of the last five years, in partnership with affordable housing providers.

## Success of the Previous Strategy

Since 2018, the City of Edmonton has invested in 2,807 affordable housing units, including 644 supportive units for people who previously experienced homelessness. Edmonton has already renovated an additional 1,559 units of social and affordable housing units during the same period. Under the City's previous Affordable Housing Strategy (2016 – 2025), the City:

- Played a direct role in increasing affordable housing supply through City's first Affordable Housing Investment Plan (2019 – 2022), which provides limited funding and below-market land sales to affordable housing providers, resulting in City investment of in 2,807 units, surpassing the original 2,500 unit target;
  - Demonstrated that early and reliable City investment is necessary to leverage funding from other orders of government, resulting in a net \$698 million affordable housing investment, including \$310 million from other orders of government and \$117 million in equity from housing providers;
- The updated Strategy continues this ambition by providing recommendations that will increase the diversity and affordability of Edmonton's affordable housing supply in order to lift families and individuals out of homelessness and Core Housing Need.

## Why do we need an update now?

It is clear from the success of the last five years that the City's "first-in" investment approach is a critical part of incenting affordable housing development. By committing predictable funds and/or land year-after-year to affordable housing projects proposed by affordable housing developers, the City of Edmonton ensures that Edmonton's projects are lower-risk and therefore attractive to funds from other orders of government. By generating a stable pipeline of proposed affordable housing projects that can be delivered quickly when funds are made available, Edmonton has garnered a reputation as a leader in this work. This is also helping to contribute to a more robust housing sector by expanding the capacity of housing sector partners and stakeholders involved in the construction and operation of new affordable housing units.

An Updated Affordable Housing Strategy (2023–2026) is now needed to enable the City to continue to build on the success of the previous strategy while also accounting for a number of macro variables that have

generated significant changes in Edmonton's housing development landscape, including the need to:

- Navigate increased inflation and disrupted supply chains that started during the COVID-19 pandemic and exacerbated by global conflicts, which have contributed to significant increases in construction costs and overall cost of living;
- Consider the ongoing impacts of climate change and emissions associated with housing that will increase the need for retrofits in order to maintain aging housing stock;
- Account for changing policy and investment approaches from other orders of government; and
- Be informed by emerging data from the homeless serving sector and the Updated Affordable Housing Needs Assessment, which uses 2021 census data and considers the impact of the pandemic on vulnerable populations to clearly outline the number and types of affordable housing needed to eliminate Core Housing Need and chronic homelessness.

The global events outlined above disrupted the lives of all Edmontonians and continue to have a significant impact on low-income households and people who are experiencing homelessness. Efforts to end homelessness saw the number of people experiencing homelessness drop 40% between 2008 and 2016. However, waitlists for available affordable housing supply have surged, while the increasing number of people losing their homes is challenging the capacity of Edmonton's system of care. In August 2023, more than 3,100 Edmontonians were experiencing homelessness.

The City and its partners recognize that affordable and supportive housing is the solution to homelessness. Alongside the Updated Affordable Housing Strategy, the City is developing a Corporate Homelessness Plan, which will clarify the City's role in responding to homelessness, outlining strategic shifts and investments the City will make to reduce homelessness. This Plan will be published alongside an Updated Community Plan to Prevent and End Homelessness, which is being developed in partnership with Homeward Trust and will provide a full account of which interventions, including the types of emergency shelter and housing supports necessary for those experiencing homelessness with complex health needs, are necessary to prevent and end homelessness in Edmonton. Together, the three documents will be the foundation for ensuring all Edmontonians have a safe and affordable place to live.

## How was the strategy prepared?

This 2023–2026 Affordable Housing Strategy was prepared by the City of Edmonton Affordable Housing and Homelessness Section, and was completed between January 2022 and August 2023. Activities to complete the strategy included an evaluation of the previous strategy, research of best practices and jurisdictional scan, analysis of linked City plans and priorities, and several rounds of engagement with internal and external stakeholders.

The City of Edmonton engaged numerous groups and organizations in Edmonton's housing and social service sector to assess progress made on the previous strategy and update or develop new strategies to further increase affordable housing supply. This input was considered alongside findings from engagement with individuals with lived/living experiences of housing precarity and homelessness from the Edmonton Affordable Housing Needs Assessment (August 2023). Lived and living experience engagement occurred with 54 individuals; their input is reflected throughout this Strategy and has also informed two prototypes. The first prototype is currently testing how to develop a tracking system, accessible by phone or text, to allow individuals to follow up and find out their current status on the waitlist for affordable housing. The second prototype is currently testing how to establish opportunities for people with lived experience of poverty to be paid for giving people in positions of authority tours of shelters or other services. The City will continue to seek input and participation from those with lived experience as the Strategy is implemented.

Robust engagement on Indigenous housing needs through an Advisory Committee, Indigenous partners in Edmonton's housing and homelessness sector, and representatives of Treaties and Nations resulted in recommendations through the Indigenous Affordable Housing Strategy (2022) report, which also informed the development of this Strategy.

Over 3,700 Edmontonians participated in a public engagement survey to better understand community members' affordable housing priorities. Findings from this survey indicate that the majority of those who participated agree that affordable housing makes Edmonton a better place to live and identified that their top three priorities for municipal investment in housing are increasing support services for people once housing has been obtained, increasing affordable housing supply, and increasing homelessness prevention services.



Internally, engagement occurred across 12 City Branches and 20 Sections to review the draft implementation plan. These engagements focused on understanding and aligning current priorities and initiatives with potential implications to addressing affordable housing needs in Edmonton. The discussions identified potential feasibility, risks and consequences of the implementation actions. The engagements were also designed with the understanding that the Strategy would need a whole-of-corporation approach and its successful implementation depends on the collective efforts and commitment of all partners within the corporation.

The City of Edmonton thanks all contributors for their time, input into the Strategy and ongoing collaboration in this work.

*"Really what matters is, we just need to be heard. I am focused on that."*



## Acknowledgement

Individuals, families and communities with lived/living experience  
Affordable Housing Solutions Lab  
Africa Centre  
African Canadian Civic Engagement Council  
Alberta Health Services  
Al Rashid Mosque  
Alberta Health Services  
Autism Edmonton  
Alberta Residential Landlord Association  
Aboriginal Veterans Society  
Alberta Native Friendship Centres Association  
Bear Clan Patrol  
Ben Calf Robe Society  
Bent Arrow Traditional Healing Centre  
Bissell Centre  
Boots on the Ground Edmonton  
Boyle McCauley Health Services  
Boyle Street Community Services  
Canadian Mental Health Association (CMHA) Edmonton  
CANAVUA  
CANDO  
Catholic Social Services (CSS)  
Canadian Native Friendship Centre  
Creating Hope Society  
City of Edmonton Accessibility Advisory Committee  
City of Edmonton Family Violence Unit  
Civida  
Creating Accessible Residential Environments (CARE)  
Communitas  
Confederacy of Treaty Six First Nations  
E4C  
Edmonton Aboriginal Seniors Centre  
Edmonton Coalition on Housing and Homelessness  
Edmonton 2 Spirit Society  
Edmonton John Howard Society  
Edmonton Mennonite Centre  
Edmonton Pride Seniors Group  
Edmonton Social Planning Council  
Edmonton Student Alliance  
Enoch Housing Authority Ltd.  
Enoch Cree Nation  
Edmonton Native Healing Society  
Edmonton Coalition on Housing & Homelessness  
Edmonton Social Planning Council  
End Poverty Edmonton  
First Nations House (UofA, student housing)  
Greater Edmonton Foundation (GEF)  
HomeEd  
Homeward Trust Edmonton  
Homes 4 Heroes  
Homeward Trust Edmonton  
iHuman Youth Society  
Inclusion Alberta  
Inuit Edmontonmiut Working Group  
Islamic Family and Social Services Association (IFSSA)  
Institute for the Advancement of Aboriginal Women (IAAW)  
John Howard Society  
Legion Services Centre  
Lives in Transition  
Metis Urban/Capital Housing Corporation  
Metis Child & Family Services  
Metis Settlements Strategic Training Initiatives  
Multicultural Health Brokers  
Mustard Seed  
Nechi  
Niginan Housing Ventures  
Native Counseling Services of Alberta  
Nekem Mutual Aid  
New Canadians Health Centre  
Nisa Homes  
North Peace Tribal Council  
O'Chiese First Nation  
Onion Lake Cree Nation  
Oteenow  
Papaschase First Nation  
Poundmakers  
Premier's Council on the Status of Persons with Disabilities  
Paul First Nation  
REACH Edmonton  
Ron Wickman Architect  
Red Road Healing Society  
Rupertsland Institute  
Right at Home Housing Society  
Sacred Spirit Housing  
Saddle Lake Cree Nation  
SAGE  
Sage Seniors Association  
Salvation Army  
Samson Cree Nation (SML)  
Spirit Of Our Youth (WJS Canada Subsidiary)  
Sundance Housing Cooperative  
Terra Centre  
Treaty 8 First Nations of Alberta  
Tradewinds to Success  
Tribal Chief Ventures Inc. (TCVI)  
The Centre to End All Sexual Exploitation (CEASE) Now  
The Edmonton Coalition on Housing and Homelessness  
The Refugee Health Coalition  
Tribal Chiefs Ventures Incorporated (TCVI)  
University of Alberta Affordable Housing Solutions Lab  
University of Alberta Housing for Health Group  
University of Alberta Students Union  
Voice of Albertans with Disabilities  
WINHouse  
Women's Advocacy Voices of Edmonton  
Women Building Futures  
Yellowhead Tribal Council  
Youth Empowerment and Support Services (YESS)

# Strategy Context

## Purpose of Strategy

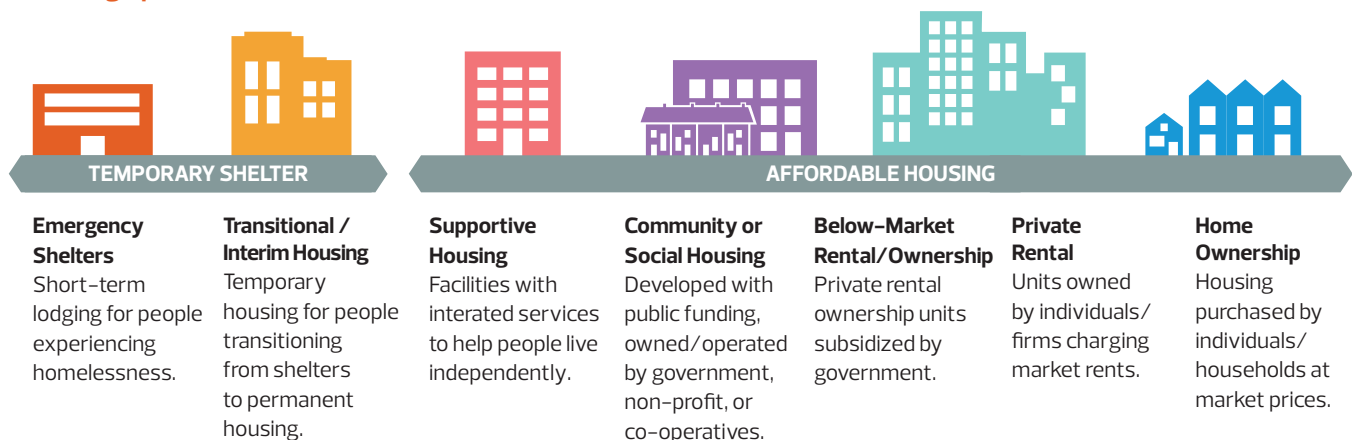
The primary focus of this Strategy is to outline actions the City must take to reduce Core Housing Need in Edmonton and increase the supply of affordable housing across Edmonton. This focus is directly connected to the goals and targets outlined in The City Plan, namely, an inclusive and compassionate city where nobody is in Core Housing Need and there is no chronic or episodic homelessness. These goals and targets cannot be achieved without more affordable housing across the city. As the Updated Strategy will focus on both housing supply and homelessness preventions and supports, it will need to work in synergy with the Corporate Homelessness Plan and Updated Community Plan to Prevent and End Homelessness that are anticipated to be complete in 2024. Homelessness supports and affordable housing function together in an ecosystem that includes a spectrum of services, from emergency shelters to market housing.

## Defining Affordable Housing

The housing ecosystem includes multiple housing types suited for different situations, needs and income levels.

“Affordable housing” is defined as housing that typically requires subsidization to be affordable for its residents. Affordable housing also has rents or payments below average market cost, and is targeted for long-term occupancy by households who earn less than median income for their household size. For the purposes of this Strategy, market housing and emergency shelters are excluded from this definition of affordable housing.

**FIGURE 1**  
**Housing Spectrum**



## How is Affordable Housing different from market affordability?

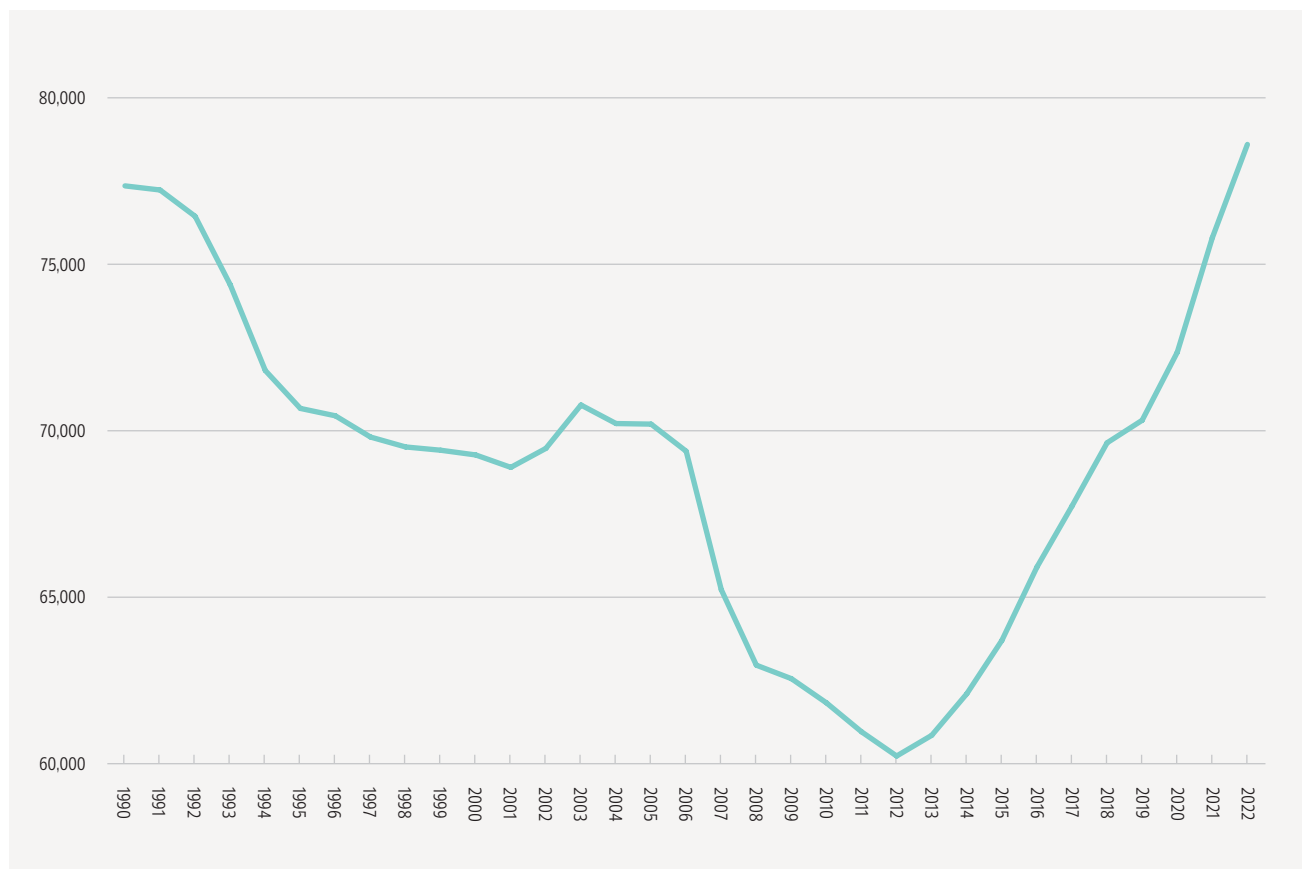
Edmonton is often cited as one of Canada's most affordable housing markets, however, for 46,115 Edmonton households, housing affordability is out of reach. It is important to distinguish affordable housing from market affordability, which is a product of supply and demand.

As noted in the Housing Needs Assessment (2023), households in Edmonton experience significant disparity which affects affordability. A combination of higher interest rates, inflation, and a growing population trends is tightening vacancy rates and increasing average rent prices across the city. For the 3% of all Edmonton households that earn less than \$20,000 annually and 20% of Edmonton households that earn less than \$45,000, the consequences of current market conditions are very few affordable and suitable housing

options. Moreover, all households are increasingly cash-strapped due to rising costs of food, shelter, and other costs of living.

Affordable Housing is housing that costs less than 30% of before-tax income and is most needed by lower-middle class households, working poor, and people requiring support. The rising cost of market housing and significant income disparity outlined above drives the need for affordable housing as middle-income households are able to afford less, increasing competition for fewer affordable market units. This is compounded by the fact that purpose built rental units have been in decline between 1990 – 2014, returning to 1990 levels in 2022 for the first time in 30 years. In the same time-frame, Edmonton's population has nearly doubled. The combination of these conditions means that low-income households are steadily pushed out of market housing they can afford.

**FIGURE 2**  
**Edmonton Purpose Built Rental Universe Trend 1990–2022**



Source: Canada Mortgage and Housing Corporation (CMHC) Historical Universe by Year of Construction, 1990–2022. This information is reproduced and distributed on an "as is" basis with the permission of CMHC

## Affordable housing is a cornerstone of a healthy city

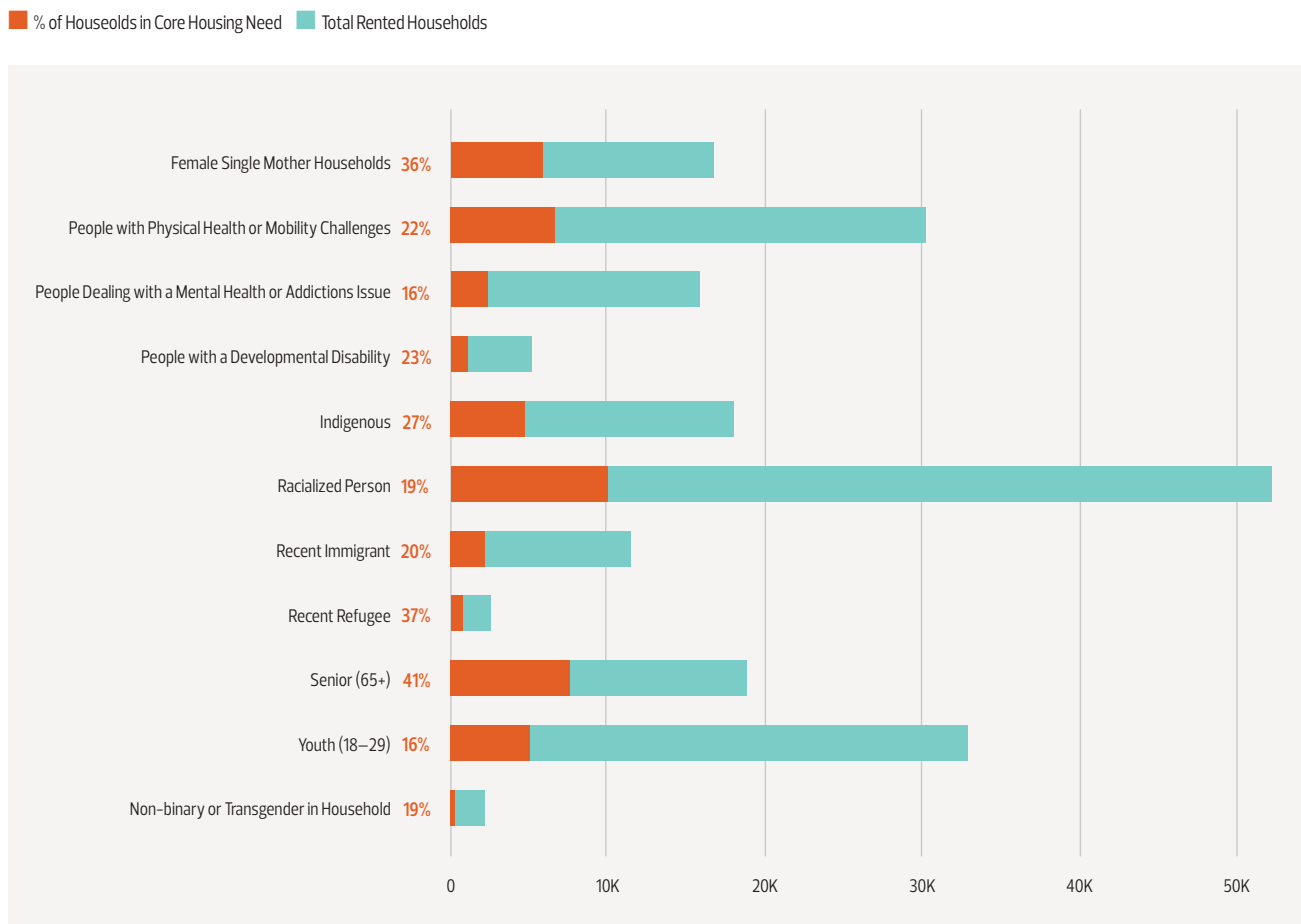
Ultimately, the market alone cannot address housing affordability for the 46,115 households in Core Housing Need in Edmonton, nor the needs of over 3,000 people in our city experiencing homelessness. These numbers are key markers of poverty in our community, preventing individuals and families across demographics from feeling safe, dignified, and included. There are marginalized populations at increased risk of being trapped in cycles of poverty due to a lack of affordable housing, particularly racialized and Indigenous people, female lone parents, and seniors.

Widely cited as a social determinant of health, adequate affordable housing contributes to overall community safety and wellbeing and positive individual health incomes, reducing the risks of physical and mental

health conditions and overall insecurity. This is why the City of Edmonton, along with other orders of government, must play a leadership role in developing policy, planning, and funding opportunities to increase Edmonton's affordable housing supply.

Reducing housing precarity among the most vulnerable of us has cascading positive impacts. Affordable housing is critical social infrastructure that contributes to complete and inclusive communities. By working towards having a range of affordable housing options in every neighbourhood in Edmonton, the City of Edmonton is ensuring that there is a variety of housing options that attract talent and economic growth. Conversely, a lack of housing options, especially housing for vulnerable demographics with complex health needs and those experiencing homelessness, can increase reliance on public health and justice systems, invoking a costly systems response that is inefficient and inappropriate.

**FIGURE 3**  
**Priority Population Renter Households in Core Housing Need**



Source: *Edmonton Affordable Housing Needs Assessment, 2023*

## Strategic Alignment

The development and increase of a range of affordable housing options is a necessary action to further work on aligned corporate strategies and plans. The goals and objectives outlined above are directly connected to the goals and targets outlined in **The City Plan**, namely, an inclusive and compassionate city where nobody is in Core Housing Need and there is no chronic or episodic homelessness. These goals and targets cannot be achieved without more affordable housing across the city.

While the Strategy is focused on increasing housing supply, it creates strategic alignments with the **Corporate Homelessness Plan** and **Updated Community Plan to Prevent and End Homelessness**, which will be published in 2024. Specifically, the Affordable Housing Strategy will increase housing supply and choice, including housing with supports for people experiencing chronic homelessness and specialized housing for priority population groups who are in Core Housing Need, as identified in the Housing Needs Assessment.

The Strategy also supports the work of the **Community Safety and Well Being Strategy**, where at the core of creating safety and wellbeing through pathways out of poverty and contributing to reconciliation is the need for all members of our community to have access to safe and stable affordable housing options. The Strategy incorporates the **Indigenous Affordable Housing Strategy Recommendations**, with an aim to increase the number of affordable housing units delivered for and by Indigenous peoples.

## Intergovernmental Context

The City of Edmonton believes that municipal governments are best positioned to understand local housing needs and views the provision of affordable housing as an important component of local infrastructure. The provincial and federal governments have an important role to play in addressing housing affordability needs in Edmonton. Increasing the supply of affordable housing requires significant dedicated and sustained sources of funding, which must be provided by the other orders of government. As such, the City is committed to working proactively and in partnership with these orders of government to deliver programs to meet the affordable housing needs of Edmontonians.

The Strategy is positioned to align with the goals of housing strategies from other orders of government in order to more seamlessly collaborate on shared priorities, leverage investment opportunities and address local evidence-based housing need. While it's necessary for the Strategy to remain high-level in its approach in order to remain flexible in how affordable housing is delivered, based on changing contexts and programs, the Key Actions outlined in the Implementation Plan support one or more of the five goals outlined in the Government of Alberta's **Stronger Foundations Affordable Housing Strategy**. Similarly, the City's Strategy is aligned with the Government of Canada's **National Housing Strategy**, using evidence that informed the Housing Needs Assessment to bring focus to priority populations and the most vulnerable Edmontonians in need of a range of affordable housing options.

# By the Numbers: Edmonton's Affordable Housing Need

The affordable housing challenges in Edmonton can be traced back to historical federal and provincial policy decisions, structural market failures to provide adequate supply at different price points over the past three decades and the financialization of the rental market in Canada, resulting in increasing rents and limited supply.

The development of affordable housing in Canada can be characterized as a patchwork of responses, cobbled together over the decades as support has fluctuated with prevailing political winds, shifting economic conditions, and changes in public support. Prior to 1970, virtually all housing policy was federal. Government programs assisted a little over one-third of housing starts, fewer than 5% of which were directed toward low-income housing. During the 1970s, federal assistance increased to 40% of housing starts. By 1986, government programs had dropped to 14% of housing completions and 8% of this federal assistance was directed toward low-income Canadians<sup>1</sup>.

In early 1992, the federal government moved to end its financial involvement in a number of areas of provincial jurisdiction including housing. This divestment in housing is widely regarded as the turning point in Canada that led to the wide-scale affordable housing and homelessness crises nationally today. Edmonton witnessed a continued decrease in the purpose-built rental universe the three decades following that decision.

According to recent research by the Affordable Housing Solutions Lab at the University of Alberta, the financialization and conversion of rental units to condominiums over the past decades has also significantly impacted rental market affordability.

Approximately 48% of Edmonton's purpose-built rental units are owned by financial institutions, double the national average, which leads to higher rent rates, a rise in evictions and spillover effects which restrict overall supply<sup>2</sup>.

## Edmonton's Affordable Housing Need

The City of Edmonton completed its first comprehensive Housing Needs Assessment in 2022 to determine the types of housing needed to address housing insecurity among Edmontonians and to understand the perspectives of people with lived and living experiences of homelessness and precarious housing in Edmonton. The Needs Assessment also projected the anticipated housing needs in the next 10 years based on the trends over the last 10 years.

The Housing Needs Assessment was updated in 2023 with the full release of the 2021 federal Census data. The 2021 Census data was collected in May 2021 during the first phase of the COVID-19 pandemic, when the federal government was distributing the Canada Emergency Response Benefit (CERB). 31.9% of all Edmontonian workers who earned at least \$5,000 in 2019 received CERB payments in 2020, up to a maximum of \$14,000 between May to September 2020. Low-wage workers were the most likely to receive CERB payments. For the lowest-earning individuals in Edmonton, income in 2020 increased by up to about 615% temporarily. After CERB ended, some individuals went on EI (which paid \$100 less per week than CERB). It is under this context that the 2021 data needs to be considered. As the

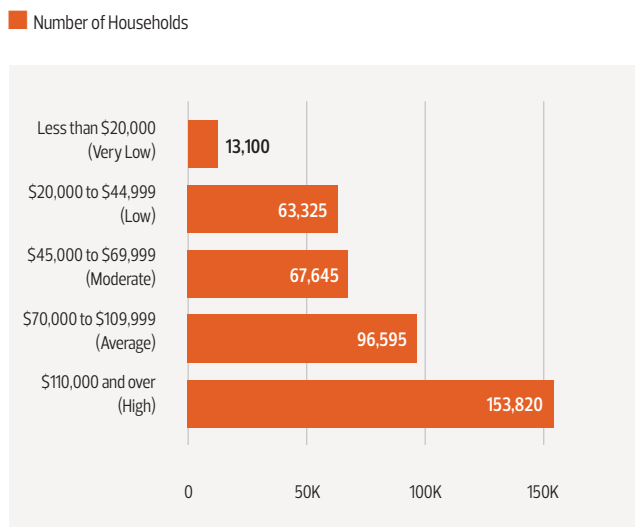
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<sup>1</sup> Housing and Parliamentary Action, Parliamentary Research Branch . 1999

<sup>2</sup> The Financialization of Housing: Multi-Family Rentals in Edmonton, Affordable Housing Solutions Lab

incomes of individuals in Core Housing Need were most likely temporarily inflated during the period of Census data collection; real numbers of households in housing need are likely much higher.

**FIGURE 4**  
**Household Income Category Distribution**



Source: *Edmonton Affordable Housing Needs Assessment*, 2023

Edmonton is characterized by income disparities compared to the rest of Canada. Although the median income at \$90,000 is marginally higher than the national median of \$84,000, approximately 35% of renters households earn less than \$45,000. 92% of renter households in Core Housing Need do not meet the affordability standard compared to 8% who do not meet either the suitability or adequacy criteria.

## Core Housing Need

In 2021, 46,155, or close to 1 in 8, households in Edmonton were living in Core Housing Need, which means that their housing did not meet one or more of the following three standards: affordable, suitable, and adequate and, the household could not afford to find alternative housing in their community that meets these three standards without spending more than 30% of their household income. Furthermore, 23% of all renter households in Edmonton were in Core Housing Need. Renter households were four times as likely as homeowners to be in Core Housing Need. The Housing Needs Assessment also highlighted the relative housing needs experienced by particular population groups who face higher rates of

Core Housing Need (or "priority population groups" as identified by Canada Mortgage and Housing Corporation in alignment with the National Housing Strategy).

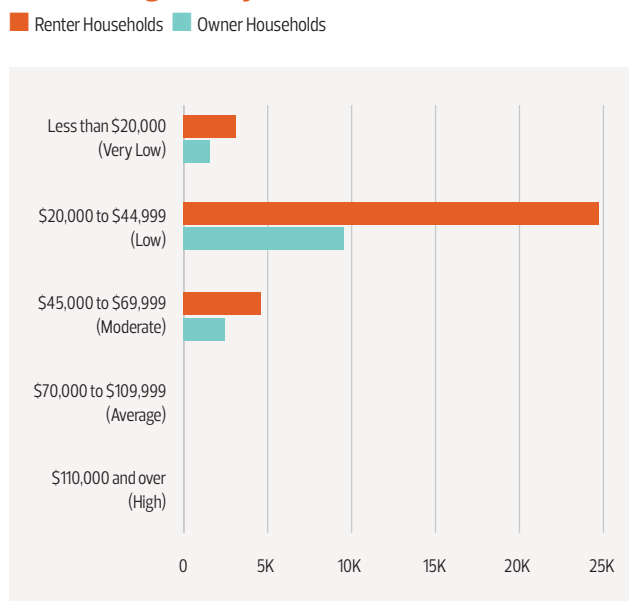
This new evidence of affordable housing needs in Edmonton have informed the development of the Updated Strategy and will shape the priorities to be funded through future Affordable Housing Investment Plans.

## Scale of Need

Edmonton was home to 394,485 households in 2021 according to the 2021 census and is projected to increase to 435,482 households or 1.26 million residents by 2031. The majority of Edmonton's population increase is driven by in-migration resulting in a population that is about 3.5 younger than the national average, with about 37% identifying as racialized. Edmonton is also home to approximately 58,165 Indigenous residents, making it the second-highest Indigenous population among all Canadian cities.

In 2021, the Edmonton Affordable Housing Needs Assessment indicates approximately 71% of households in Core Housing Need were renters, the majority (86%) of whom earned a household income of less than \$45,000 annually. Of renters earning less than \$45,000 annually, the majority are single-parent households, mostly female led, who also tend to work for minimum wage.

**FIGURE 5**  
**Core Housing Need by Income and Tenure**



Source: *Edmonton Affordable Housing Needs Assessment*, 2023



The report also shows that approximately 34% of households in Edmonton are renters and the rate of renters has been on an upward trend since 2016.

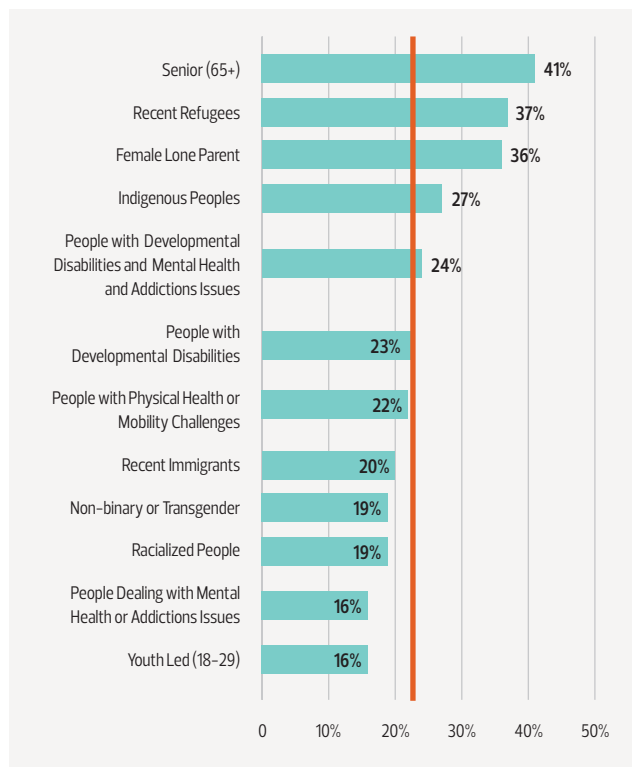
The high incidence of Core Housing Need in renter households, their relatively low income and the declining of home-ownership in Edmonton calls for a strategy that puts a strong focus on affordable housing for renters in the lowest income categories and priority groups who face intersectional challenges.

## Priority Population Groups

Not all people face the same risk of being in Core Housing Need. CMHC has identified a number of priority population groups who face a higher incidence of housing need. Edmonton's Housing Needs Assessment confirms a number of demographic groups are also overrepresented in Core Housing Need in our city.

**FIGURE 6**  
**Priority Populations: Renters in Core Housing Need**

— Renter Average CHN ■ 2021% in Core Housing Need



Source: Edmonton Affordable Housing Needs Assessment, 2023

Among the twelve groups identified by CMHC to be at a higher risk of homelessness and being in Core Housing Need, seniors, recent refugees, female lone parent households, Indigenous households, and people with physical and developmental disabilities are at the highest risk of homelessness and housing need.

These groups face significant challenges when it comes to finding affordable, adequate and suitable housing in Edmonton. The Housing Needs Assessment has also identified that Indigenous, racialized and LGBTQ2S+ people face discrimination and racism in trying to find housing, in addition to higher prevalence of Core Housing Need. Participants with mental health and addictions problems faced additional discrimination from both market and non-market housing providers.

## People Experiencing Homelessness

In May 2023, the number of people experiencing homelessness in Edmonton surpassed 3,000 for the first time since its peak in 2008 and has remained above 3,000 through the summer. Currently, the number of people flowing into homelessness exceeds the capacity of the homeless serving system, causing a bottle-neck effect that increases the length of time a person experiencing homelessness will wait to get help through a Housing First program. This challenge is amplified by a tightening rental market, where limited stock and increasing rents across the city are decreasing housing options for those who are being supported in scattered-site private market housing. As a result, waitlists for housing program support and affordable housing are increasing.

There is an over-representation of priority populations experiencing homelessness. Nearly 60% of individuals who are unhoused self-identify as Indigenous. Women and gender-diverse people make up approximately half of the population, and nearly 26% are children and youth (ages 0 – 24).<sup>3</sup>

Analysis of Point in Time Homelessness Counts also demonstrates the increasing complexity of need and chronicity, or length of time people are experiencing homelessness, is on the rise.<sup>4</sup> Individuals are self-reporting increased mental and physical health challenges, often coupled with substance use disorders that are further complicated by a poisoned illicit drug supply.

3 Homeward Trust Edmonton, By Name List, data pulled October 2024

4 Enhanced Encampment and Unsheltered Homelessness CS01881, October 30, 2023

The longer individuals wait for housing, whether in shelter, encampments, or provisional housing, the higher the risk of worsening chronic health conditions. For individuals and families with complex needs and a history of chronic homelessness, housing, health, and social support in market units or affordable housing is often not enough. Homeward Trust Edmonton forecasts that between 1,400 and 1,700 units of supportive housing are needed to address the current state of homelessness in Edmonton, noting that delays in bringing these units online will likely increase the need as people cycle in and out of homelessness in the absence of an appropriate option.

## Qualitative Findings

Interviews were conducted with 54 individuals with lived and living experience of Core Housing Need and homelessness. Key themes emerging from the interviews included the following:

- Individuals reported a strong desire to be **active participants and decision-makers** in their housing journey, rather than be treated as passive recipients. Being treated as autonomous, capable, caring and contributing individuals were cited as critical for achieving overall well-being.
- Individuals wanted **direct relationships with people in positions in power**, so that they could communicate their needs directly and meaning would not get lost in translation. They felt that they were frequently misunderstood and misrepresented.
- **Tenant rules, regulations and policies** (such as tenant guest policies) can have a significant impact on individuals' housing journeys (and can frequently result in eviction). It is important to ensure that individuals are aware of the rules and expectations where they live, and it is recommended that individuals have an opportunity to co-create those rules and expectations.
- **Relationships** were reported to be a significant factor influencing the experience of house and home, and in shaping overall individual well-being.
- **The system of affordable housing and supports** needs to be able to better adapt to **support individual needs**. Currently, individuals are required to adapt in order to meet the rules and expectations of the affordable housing system.
- Overcrowded living conditions emerge as a way to cope with affordable housing challenges. It is recommended that people living in these situations be supported, rather than shut down in the absence of alternative housing.
- Looking at housing needs based on demographic differences is insufficient to address people's unique housing needs. Grouping individuals into "segments" based on shared values and capabilities would provide greater opportunity to **design appropriate housing supports based on distinct segments**.
- **Discrimination and racism** frequently prevent people from accessing housing.
- **Location of housing** was reported to be a significant factor in successful housing – in particular, finding housing that is close to transit.
- **Additional housing supports**, such as mental health supports, addiction supports, financial literacy supports, and other supports such as recovery from abuse, are needed.
- Improvements to the housing system are needed, such as:
  - Reducing wait times for affordable housing;
  - Streamlining housing applications;
  - Creating additional regulations to protect renters from discrimination;
  - Requiring landlords to respond to maintenance issues;
  - Increasing accountability of housing providers if services fail individual needs;
  - Increasing training for staff so they can provide sensitive, trauma-informed and culturally-appropriate support;
  - Designing point-in-time interventions at specific disruptive events in an individual's life (such as at divorce and relationship breakdown, removal of children by Child Protective Services, involuntary hospitalizations, and leaving the criminal justice system).
- **"Home" can be a site for community and family that can help to enhance a sense of well-being and belonging.**

# Case Study: Charity

Charity was sexually abused as a child. Her coping mechanisms harmed her further.

At 15, she wound up at a youth inpatient treatment centre, and left without transitional or ongoing support. A year later, she was in a relationship with an older man. She qualified for government support for young adults with previous involvement with child intervention services. Her relationship cost her these supports, leaving her reliant on an abusive partner.

Charity was eventually referred to a youth shelter. Scared of being kicked out, she tried to focus on schooling. When she was 19, she was referred to another housing program.

Charity's case worker helped her find and furnish a subsidized apartment. She was proud of her independence, and set her sights on a post-secondary education and a career helping kids with histories like hers. But Charity suffered health setbacks. Her efforts to upgrade her education led her to realize that she suffers from cognitive impairment, caused by the brain damage of her past abuse.

When her apartment had mold and pest problems, Charity's support worker found her another place that accepted third-party payments. The worker even helped pay moving costs out of her own pocket. Charity knows that not everyone in these kinds of circumstances receives such compassion.

Charity continues to run up against barriers. She faced the loss of supports when the province dropped eligibility for transitional supports from 24 to 20. In a desperate situation, Charity's support worker helped her successfully apply for AISH.

She applied for subsidized housing two years ago, but hasn't heard back yet. In the meantime, Charity is still trying to get ahead on her studies. But rising costs – food, utilities, internet – make it difficult to keep up with everything else. Her rent has gone up to \$930 every month. She's holding on for now, but hopes she'll receive subsidized housing before it's too late.



# Affordable Housing Demand and Supply Gap

To address the demand for affordable, adequate and suitable housing for all Edmonton residents, the Housing Needs Assessment projects that Edmonton will need 39,700 more affordable housing units by 2031, in addition to 1,400–1,700 permanent supportive housing, 189 transitional housing units and 650 emergency shelter spaces. The infographic below highlights the current state and system capacity, the demand for housing along the housing spectrum and what it would take to bridge that gap.

The following graphic provides a summary of housing supply, demand and needs across the housing continuum in Edmonton. This information was used to inform the affordable housing targets for the Plan.



\* Shelter capacity numbers as at end of July 2023

<b>Moderate Income Households</b> (\$45,000 to \$69,999)	<b>Average and High Income Households</b> (\$70,000 or more)	
<b>Affordable Rental   Near-market Rental</b>	<b>Market Rental</b>	
<p><b>3,624</b> Units under construction through CMHC's MLI Select program</p>	<p><b>69,916</b> Purpose-built rentals (small units)  <b>8,385</b> Purpose-built rentals (large units)  <b>37,900</b> Condo secondary market  <b>116,201</b> Total available for rent (multi-family)</p>	<b>Supply</b>
<p><b>Total Rental Market Size:</b>  <b>33,975</b> Renter households</p> <p><b>Total Need By 2031:</b>  <b>5,700</b> Renter households  <b>1,300</b> Small households  <b>4,400</b> Large households</p>	<p><b>Total Rental Market Size:</b>  <b>60,090</b> Renter households</p>	<b>Demand</b>
<p><b>What housing is required?</b>            Affordable and near market units, more purpose-built rental, larger and accessible units</p> <p><b>What is affordable?</b>            Rents up to <b>\$1,125 – \$ 1,749</b></p>	<p><b>What housing is required?</b>            Large family sized rental units</p> <p><b>What is affordable?</b>            Rents up to &gt; <b>\$ 1,749</b></p>	<b>The Gap</b>

Renter households in the very low and low-income categories are only able to access 15% of purpose-built rentals in Edmonton. The table below illustrates how nearly 9000 very low and low-income households cannot afford average rent for any market unit suitable to their family size in the primary rental market.

**FIGURE 7**  
**Renter Affordability by Income Quintiles – 2021**

Renter Income Quintile	Maximum Affordable Rent	Primary Rental Market				
		Bachelor \$915	1 Bedroom \$1,113	2 Bedroom \$1,309	3+ Bedroom \$1,442	Average \$1,236
Less than \$20,000 (Very Low)	<b>\$500</b>	No	No	No	No	No
\$20,000 to \$44,999 (Low)	<b>\$1,124</b>	Yes	Yes	No	No	No
\$45,000 to \$69,999 (Moderate)	<b>\$1,749</b>	Yes	Yes	Yes	Yes	Yes
\$70,000 to \$109,999 (Average)	<b>\$2,749</b>	Yes	Yes	Yes	Yes	Yes
\$110,000 and over (High)	<b>\$2,750+</b>	Yes	Yes	Yes	Yes	Yes

The Housing Needs Assessment demonstrates that affordable housing investment should focus on smaller, accessible units for very low and low-income households.

We can end homelessness and housing insecurity in Edmonton by addressing the housing gap identified above. To provide safe, adequate and affordable housing for all Edmontonians, an investment of \$15.4 billion over the next 10 years is required from all levels of government.

# The City of Edmonton Affordable Housing Strategy (2023–2026)

## Mission

The City of Edmonton leads coordinated action with partners to anticipate, recognize and respond to affordable housing needs. Through our work, we improve the quality of life for individuals and families by increasing, maintaining and supporting safe, adequate and affordable housing in all areas of the city.

*"I think some people should have their staff have wheelchairs for a day. And live like it. Go to a shopping place and go to your office and go home and just see what it's like in that wheelchair and it'll change your life."*



## Goals, Objectives, and Targets

The Affordable Housing Strategy's goals and objectives were informed by a vast amount of data, analyses, and consideration of the feedback received through the engagement process. The City has made meaningful progress in recent years by treating affordable housing investment as 'business as usual,' which is why these goals and objectives are practical yet ambitious. At the same time, the medium and long term targets help quantify that progress in the near term while allowing for sustained long term efforts to significantly scale up to meet the demand identified in the Housing Needs Assessment.

The medium term goals will be met within the four years of the Strategy, while the long term goals go beyond, aligning with the City Plan goals of ending homelessness and Core Housing Need by 2050. These targets will provide direction to the City and housing partners on the type of housing to prioritize to meet the needs as identified in the Housing Needs Assessment.

The goals, objectives, and targets also identify an important role for the City to help ensure that the right supports are in place for people in Core Housing Need and those experiencing homelessness. The findings from the Strategy engagements and the lived experience studies indicate that a home is not just a roof and four walls, but also all the supports that are needed to ensure that people are successful in their housing journey and maintain their housing. In other words, the City has a role to play in increasing affordable housing supply as well as the provision of supports and the prevention of homelessness.





## Goal 1: Edmontonians have access to affordable housing in all areas of the city

Creating more housing supply, especially in the lower end of the spectrum, is a critical part of the solution to the housing crisis. Diverse housing types and for all incomes is needed across the housing spectrum to meet current housing demand and anticipated growth in Edmonton. The actions under this goal will address the need to maintain and improve the existing housing supply and extend both its adequacy and affordability.

The City of Edmonton will also take actions as outlined in the Strategy to reduce the erosion of naturally occurring affordable housing in the Edmonton market by working with the sector and understanding how this inventory adds to the affordable housing supply in the city.

City investments will prioritize the development of new affordable housing along key transit corridors and neighbourhoods with limited affordable housing options. The Affordable Housing Investment Plan will also prioritize affordable housing programs that target priority groups that CMHC identifies as being vulnerable to precarious housing. In alignment with the National Housing Accord, this Strategy will also target affordable housing for seniors in all areas so they can age in their own communities.

## Goal 2: Edmontonians have the housing supports they need

There is more to successful housing outcomes than four walls and a roof. The goal calls for designing effective intervention programs at specific disruptive events in individuals' lives to prevent them from becoming homeless and help individuals stay successfully housed.

The City's efforts under this goal are expanded in the Corporate Homelessness Plan as the role of the City evolves over time. The Plan will help the City shift from an ad-hoc, emergency decision-making environment towards proactive planning to respond to homelessness.

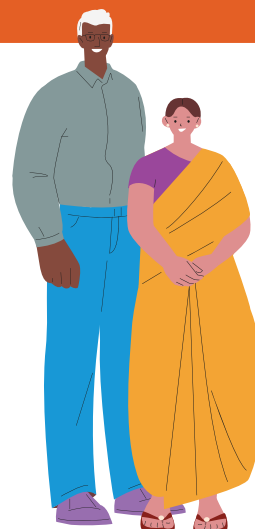
The goal also requires that efforts are focussed on ensuring effective collaboration and partnerships are maintained to facilitate a coordinated response to meet the local housing needs of Edmonton residents. For example, the City will work with post secondary institutions in Edmonton to ensure that students have

access to affordable housing in Edmonton and that they have access to resources to improve their tenancy experience.

## Goal 3: Edmontonians have increased awareness of housing needs and the importance of affordable housing

The engagement process for this Strategy has demonstrated that there is a significant need for the development and dissemination of reliable and relevant data, research, and general increased awareness and understanding of local housing needs. Affordable housing and homelessness comprise numerous complex and intersecting issues, and without quality data and information, a broad understanding and ability to effectively problem solve in a coordinated and efficient manner is not possible. The City will commit to a leadership role in research and analysis on housing affordability, public information campaigns and tracking the success of these initiatives. The City will also act as a convener to facilitate improved sharing of critical information between the different players in the affordable housing ecosystem.

*"My number one aim is to have my own house. Then I'll feel at home. Then I'll have my Canada"*





For clarity, the following chart summarizes and aligns the goals, objectives, medium targets, and long term targets.

Goals	Objectives	Medium Term Targets	Long Term Targets
<b>Edmontonians have access to affordable housing in all areas of the city</b>	<b>1.1</b> Enable the development of affordable housing to increase supply and housing choice	2,700 units of affordable housing in Edmonton by 2026 1,400– 1,700 units of permanent supportive housing by 2026	3,800 new RGI units created by 2050 for very low income house-holds 30,200 deep and shallow subsidy units created by 2050 for low and moderate income households 5,700 near market units created/ incented by 2050 for average income households
	<b>1.2</b> Diversify the affordable housing supply	10% of new affordable housing units are barrier free 25% of new affordable housing units target women led households	All districts in Edmonton have 16% affordable housing
	<b>1.3</b> Support the sustainability of new and existing social and affordable housing	10% of existing social housing units regenerated annually	All existing social housing units have been regenerated and have long term plans for maintenance and renewal All new affordable housing units achieve net zero emissions
<b>Edmontonians have the housing supports they need</b>	<b>2.1</b> Improve and expand homelessness prevention programs and services	Annual increases in the total number of eviction program interventions*	Inflow into homelessness is consistently lower than outflow*
	<b>2.2</b> Enable partnerships that improve housing supports	Incidences of return to homelessness is reduced by 25% over the next four years*	0% of people housed by the homeless-serving system return to homelessness due to a lack of support services*
<b>Increased awareness of housing needs and the importance of affordable housing</b>	<b>3.1</b> Collect and share insights from research and engagement	Biennially updated HNA and Dashboard Increased presentations/ participation at national or regional level	No negative sentiments about new affordable housing developments
	<b>3.2</b> Coordinate with partners to identify shared objectives, improve information sharing, and convene to enhance the functioning of the affordable housing ecosystem	All sector partners attend resource planning and information sharing sessions	All data systems in the homeless serving system are aligned and integrated in preventing and responding to affordable housing and homelessness needs

\* Homelessness related targets will be subject to the outcomes of the upcoming Community Plan to Prevent and End Homelessness and Corporate Homelessness Plan and may change to ensure consistency and alignment



## How do we get there?

### Being Clear In Our Roles

Municipal governments are best positioned to understand and respond to affordable housing and homelessness needs. Municipal governments have close ties with local populations, community groups, agency partners, and residents, which help with understanding and articulating the needs. In addition, municipal governments have responsibility for regulating and stewarding land use, including zoning and permitting, responding to homelessness on public lands, and access to available land for the purpose of developing affordable housing.

Based on what the City has done historically that has been effective, in addition to what the public and other stakeholders who were engaged think are the ideal roles that the City of Edmonton should be playing, below are ten key roles that the City of Edmonton must play in the development of affordable housing.

- Plan, research and develop policy
- Acquire and make land and financial resources available
- Assess and communicate Edmontonians' housing needs
- Convene and coordinate
- Establish and enforce regulations
- Develop, deliver, monitor and evaluate programs
- Support homelessness prevention
- Steward City-owned housing assets
- Catalyze affordable housing developments
- Leverage intergovernmental relationships

### Acting in Accordance with our Guiding Principles

The Strategy includes eight guiding principles that define how we work. These principles represent the values that inform decisions and actions the City of Edmonton takes in its work on affordable housing and homelessness. They have been informed by the data analysis and engagement undertaken in the Housing Needs Assessment, and were further refined through the Strategy engagement sessions to account for what the City heard from those with lived/living experience, partners, stakeholders of Edmonton's housing ecosystem, and internal stakeholders.

*"You move these people in for three months into transitional housing, as long as they're going to transition somewhere? Do you know what I mean? But if they're putting them back into homelessness, because nothing's available, and their short-term fixes, yeah, right. So, you know, to me, it's like, if you're gonna have transitional housing, have a (longer-term) plan."*



Principle	Description
<b>ACCESSIBLE</b>	The City supports affordable housing that is universally accessible for those individuals living with a range of disabilities including physical, sensory, developmental and cognitive.
<b>COLLABORATIVE</b>	Housing needs are a complex, multi-faceted problem that requires consistent effort from all levels of government, partners and stakeholders. The City leads and values innovative solutions that require collaboration and working in partnerships.
<b>EVIDENCE-BASED</b>	The voices of lived experience informs our programs and projects along with research and engagement. We make evidence-based decisions and recommendations based on ongoing monitoring and evaluation of local housing needs and context.
<b>FUNDAMENTAL</b>	Affordable housing is fundamental to human dignity; the physical, economic and social well being of individuals, families and communities.
<b>INTERSECTIONAL</b>	The City encourages the design and construction of diverse types of housing to expand affordable housing choices for those in Core Housing Need and who belong to multiple population groups with intersecting identities, including equity-seeking groups.
<b>LIVABLE</b>	The City promotes compact, mixed use developments within districts that support equitable access to transportation and amenities.
<b>RECONCILIATION</b>	In the spirit of reconciliation the City will partner with Indigenous communities and organizations to respond to the systematic racism and discrimination that Indigenous people disproportionately face in accessing affordable housing. We will support Indigenous partners to build capacity.
<b>SUSTAINABLE</b>	The City encourages the development and retrofitting of affordable housing that is aligned with its vision of building an efficient, sustainable and resilient community.





## Implementation Plan

Implementation of the Strategy is designed to be flexible and nimble to respond to housing market dynamics and to leverage emergent opportunities that arise from other levels of governments' initiatives and strategies. The Implementation Plan identifies tactics and key actions needed over the next four years to make progress on the goals and objectives.

### Goal 1: Edmontonians have access to affordable housing in all areas of the city

#### OBJECTIVE 1.1

#### Enable the development of affordable housing to increase supply and housing choice

##### Tactics:

##### Key Actions:

- | Tactics:   | Key Actions:   |
|--|--|
| <b>1. Scale up the capacity, speed, and infrastructure of affordable housing development in Edmonton</b>   | <ul style="list-style-type: none"><li>▪ Create a 10-Year Acquisition Framework to increase affordable housing supply</li><li>▪ Establish an inventory of publicly owned land for affordable housing (municipal, federal, provincial, and other)</li><li>▪ Maximize existing City investments and opportunities in priority growth areas, such as transit nodes</li><li>▪ Accelerate development of designated surplus school sites for affordable housing</li><li>▪ Establish four year and other interim affordable housing supply targets needed by whole of community in order to meet the long term goals of the City Plan and the Strategy</li><li>▪ Investigate creative alternative methods to finance and build affordable housing</li></ul> |
| <b>2. Aid affordable housing developers, including Indigenous and other racialized community group partners, with development and related technical education, facilitation and outreach</b> | <ul style="list-style-type: none"><li>▪ Create an Indigenous housing liaison position to support Indigenous applicants and implement the remaining recommendations from the Indigenous Affordable Housing Strategy</li><li>▪ Target seed funding to support technical capacity at pre-development stage to assess feasibility</li><li>▪ Establish administrative standards to prioritize and expedite funding and land disposition for affordable housing projects that focus on priority population groups identified by the Housing Needs Assessment</li><li>▪ Review feasibility of reducing infrastructure servicing costs</li></ul>   |
| <b>3. Reduce erosion of naturally occurring affordable housing</b>   | <ul style="list-style-type: none"><li>▪ Define "naturally occurring affordable housing" and monitor its provision and decline in Edmonton</li><li>▪ Review Safe Housing program and identify possible strategies for meeting the housing needs of people living in substandard housing</li><li>▪ Develop a pilot programs to reduce erosion of naturally occurring affordable housing</li></ul>  |

## OBJECTIVE 1.2

### Diversify the affordable housing supply

#### Tactics:

#### Key Actions:

- |   |   |
|---|---|
| <b>4. Increase supply of diverse built forms and locations to meet the needs of priority populations</b>    | <ul style="list-style-type: none"><li>▪ Develop strategic action plan for increasing the supply of accessible affordable housing</li><li>▪ Review current and future City policies to enable developments that have larger family, Indigenous and newcomer focus, and deeply subsidized units</li><li>▪ Explore targeted programs and services that focus on and adapt to the specific affordable housing needs of priority population groups</li></ul> |
| <b>5. Aid the renewal and expansion of co-operative housing as supported by other orders of governments</b> | <ul style="list-style-type: none"><li>▪ Be a conduit for funding acquisition and redistribution to support co-operative housing developers and operators</li><li>▪ Work with existing co-ops in land agreement extensions and acquisition of new land</li></ul>   |

## OBJECTIVE 1.3

### Support the sustainability of new and existing social and affordable housing

#### Tactics:

#### Key Actions:

- |  |  |
|--|--|
| <b>6. Create a dedicated asset management approach to conservation of social and affordable housing stock on City land</b> | <ul style="list-style-type: none"><li>▪ Secure capital contributions from other orders of government and partners for social housing renewal</li><li>▪ Develop an asset management and renewal investment plan for all City-owned affordable housing assets</li></ul>  |
| <b>7. Incent climate adaptation and resilience in building design for City-supported housing</b>                           | <ul style="list-style-type: none"><li>▪ Explore innovative solutions to encourage construction of climate resilient affordable housing, identify options for improving climate performance that can be adopted by housing developers</li><li>▪ Assess return on investment in climate resilient new build and renovations</li><li>▪ Review minimum environmental performance criteria in the Affordable Housing Investment Program</li></ul>   |
| <b>8. Advocate to other orders of government for more resources, powers, integration, and partnership</b>                  | <ul style="list-style-type: none"><li>▪ Advocate to and work with the provincial and federal governments to:<ul style="list-style-type: none"><li>▪ Make changes to a consolidated list of provincial and federal legislative and regulatory barriers in order to enable and accelerate affordable housing development</li><li>▪ Increase capital grants, operating grants and rent subsidies by an order of magnitude sufficient to meet the Strategy's long term targets</li><li>▪ Invest in social and affordable housing renewal, including for City-owned assets</li><li>▪ Invest in the construction and retrofit of affordable housing for climate resilience</li></ul></li></ul> |





## Goal 2: Edmontonians have the housing supports they need

### OBJECTIVE 2.1

#### Improve homelessness prevention programs and services

##### Tactics:

##### Key Actions:

#### 9. Develop a Corporate Homelessness Plan

- Outline City's roles and approach in preventing and responding to homelessness
- Identify any necessary structural and resource allocation changes needed to fulfill the City's roles
- Implement the Corporate Homelessness Plan

### OBJECTIVE 2.2

#### Enable partnerships to improve housing supports

##### Tactics:

##### Key Actions:

#### 10. Test new solutions to improve tenants' experience and reduce the risks of eviction and homelessness

- Create educational resources to promote understanding of system navigation and tenant rights and enhance their experience
- Establish a landlord registry and research recommendations for improving the legislative framework needed to enhance renter protections in Alberta
- Partner with EFCL, community leagues, social agencies and tenants to identify strategies for improving social inclusion at the neighbourhood level

#### 11. Establish an approach to aid in expansion of bridge/ transitional and supportive housing programs

- Prioritize affordable housing developments that integrate support services for residents
- Investigate City supports targeted at bridge/ transitional housing projects, such as dedicated funding programs and land disposition
- Proactively engage other orders of government and partners to align funding opportunities for bridge/ transitional and supportive housing
- Aid in funding acquisition from other orders of government

#### 12. Advocate to the Government of Alberta for more housing supports

- Advocate to and work with the provincial governments to:
  - Create a single portal waitlist for all affordable housing units
  - Fund non-housing construction costs for ancillary spaces that help make a house a home
  - Increase operational funding for supportive and bridge/ transitional housing
  - Exempt properties held by non-profit organizations providing affordable housing units from property taxes

## Goal 3 – Edmontonians have increased awareness of housing needs and the importance of affordable housing

### OBJECTIVE 3.1

#### Collect and share insights from research and engagement

##### Tactics:

##### Key Actions:

#### 13. Amplify public awareness and understanding of affordable housing needs, insights and solutions

- Curate and disseminate insights on best practices, needs, and innovations
- Elevate the voices of lived experience, especially equity seeking groups, to inform policy, program and service design through the creating of standing/formal mechanisms for regularly incorporating their input and feedback
- Use social innovation methods to identify, prototype and evaluate creative solutions
- Invest in the research capacity to monitor, investigate, analyze, and share reliable data on affordable housing need
- Inform public about housing needs and importance of affordable housing

### OBJECTIVE 3.2

#### Coordinate with partners to identify shared objectives, improve information sharing, and convene to enhance the housing ecosystem

##### Tactics:

##### Key Actions:

#### 14. Regularly engage partners and stakeholders from the housing ecosystem

- Leverage existing knowledge forums and amplify / disseminate data and research
- Engage with housing and service providers and Indigenous partners to pursue alignment and integration opportunities

#### 15. Improve cross sector planning and information sharing

- Work with adjacent systems such as homelessness, health, mental health & addictions, justice, policing, social services, newcomer & settlement systems, to improve integration
- Collaborate and partner with other orders of government to improve alignment and integration of data and services



# Monitoring and Evaluation Framework

## Monitoring Our Progress

The City of Edmonton will need to evaluate the performance of the Affordable Housing Strategy periodically. An annual report card will be published publicly online to track the City's progress. Adjustments to implementation initiatives will be driven by results from this monitoring work. Two types of measures will be tracked:

- 1 City performance and outputs, which will be used to monitor the success of specific City programs and initiatives; and
- 2 Trends in the external housing environment, which will be used to evaluate the overall direction provided by the Affordable Housing Strategy. This will include annual CMHC reports on the rental market, housing construction and others.

A formal and substantive evaluation of the Affordable Housing Strategy will also be conducted in 2026 as part of the Strategy update process. The monitoring and evaluation framework is designed both as a yardstick to measure progress as well as a learning opportunity for process improvement. The 2021 Census data and City of Edmonton Housing Needs Assessment will be used as the baseline reference point for the indicators identified in the Strategy. The City will also continuously collect from its program outputs to help measure the identified targets.

The framework below adds a column of relevant indicators to the previous Strategy chart, with indicators tied to each of the objectives. Indicators may change over the course of time as monitoring and evaluation efforts progress, depending on availability and reliability of data, emergent and new data sources, and agreements with partner agencies that own relevant data.

*"(We need) more affordable apartments, for families with children. And in places where you have access to grocery stores and buses."*





Goal	Edmontonians have access to affordable housing in all areas of the city		
Objectives	1.1 Enable the development of affordable housing to increase supply and housing choice	1.2 Diversify the affordable housing supply	1.3. Support the sustainability of new and existing social and affordable housing
<b>Medium Term Targets</b>	<ul style="list-style-type: none"> <li>2,700 units of affordable housing in Edmonton by 2026</li> </ul>	<ul style="list-style-type: none"> <li>10% of new affordable housing units are barrier free</li> <li>25% of new affordable housing units target women led households</li> </ul>	<ul style="list-style-type: none"> <li>10% of existing social housing units regenerated annually</li> </ul>
<b>Long Term Targets</b>	<ul style="list-style-type: none"> <li>3,800 new RGI units created by 2050 for very low income households</li> <li>30,200 deep and shallow subsidy units created by 2050 for low and moderate income households</li> <li>5,700 near market units created/incented by 2050 for average income households</li> </ul>	<ul style="list-style-type: none"> <li>All districts in Edmonton have 16% affordable housing</li> </ul>	<ul style="list-style-type: none"> <li>All existing social housing units have been regenerated and have long term plans for maintenance and renewal</li> <li>All new affordable housing units achieve net zero emissions</li> </ul>
<b>Indicators*</b>	<ul style="list-style-type: none"> <li># parcels acquired</li> <li># land donated/sold/leased</li> <li>\$ spent for new acquisition</li> <li># units created/rehabilitated</li> <li>Leveraged ratio</li> </ul>	<ul style="list-style-type: none"> <li>Diversity of built form</li> <li>Diversity of target clients</li> <li>Neighbourhood ratios</li> </ul>	<ul style="list-style-type: none"> <li>Units renovated</li> <li>Units regenerated/renewed</li> <li>Units retrofitted</li> <li>Climate compliant units</li> </ul>

\* The City will ensure that the data collection and analysis are conducted ethically and conform to local privacy laws and regulations.

Goal	Edmontonians have the housing supports they need	
Objectives	2.1 Improve and expand homelessness prevention programs and services	2.2. Enable partnerships that improve housing supports
Medium Term Targets	<ul style="list-style-type: none"> <li>Annual increases in the total number of eviction program interventions<sup>†</sup></li> </ul>	<ul style="list-style-type: none"> <li>Incidences of return to homelessness is reduced by 25% over the next four years<sup>†</sup></li> </ul>
Long Term Targets	<ul style="list-style-type: none"> <li>Inflow into homelessness is consistently lower than outflow<sup>†</sup></li> </ul>	<ul style="list-style-type: none"> <li>0% of people housed by the homeless-serving system return to homelessness due to a lack of support services<sup>†</sup></li> </ul>
Indicators*	<ul style="list-style-type: none"> <li>TSS total calls</li> <li>Total tenant calls resolved</li> <li>Total housed</li> </ul>	<ul style="list-style-type: none"> <li>Housing success and recidivism rates</li> <li># unsheltered</li> </ul>

Goal	Increased awareness of housing needs and the importance of affordable housing	
Objectives	3.1 Collect and share insights from research and engagement	3.2. Coordinate with partners to identify shared objectives, improve information sharing, and convene to enhance the functioning of the affordable housing ecosystem
Medium Term Targets	<ul style="list-style-type: none"> <li>Biennially updated HNA and Dashboard</li> <li>Increased presentations/participation at national or regional level</li> </ul>	<ul style="list-style-type: none"> <li>All sector partners attend resource planning and information sharing sessions</li> </ul>
Long Term Targets	<ul style="list-style-type: none"> <li>No negative sentiments about new affordable housing developments</li> </ul>	<ul style="list-style-type: none"> <li>All data systems in the homeless serving system are aligned and integrated in preventing and responding to affordable housing and homelessness needs</li> </ul>
Indicators*	<ul style="list-style-type: none"> <li># of external presentations</li> <li># website/dashboard visits/downloads</li> <li>Feedback received from regular public opinion research on affordable housing awareness and sentiment</li> </ul>	<ul style="list-style-type: none"> <li>Real-time homelessness data</li> <li>Real-time waitlist data</li> <li>"One-Window" system</li> <li>Attendance at system coordination and planning meetings</li> <li>Presence and number of agreements, MOU, etc. used for information sharing</li> </ul>

\* The City will ensure that the data collection and analysis are conducted ethically and conform to local privacy laws and regulations.

† Homelessness related targets will be subject to the outcomes of the upcoming Community Plan Plan to Prevent and End Homelessness and Corporate Homelessness Plan and may change to ensure consistency and alignment

# Appendix A:

## Glossary of Terms

**Accessible housing** and universally designed homes include features that allow people of varying mobility levels to live independently, including features like zero-step entries, wider hallways and doorways to accommodate wheelchairs or walkers, and bathroom, kitchens and bedrooms that are accessible by everyone.

**Adequacy:** Is the home in good repair? Major repairs include defective plumbing or electrical wiring, or structural issues with walls, floors, or ceilings.

**Affordability:** Is a household paying more than 30% of its before-tax income on shelter costs, including costs like rent or mortgage payments, utilities, taxes, and condo fees?

**Affordable Home Ownership** offers home ownership options to lower income families who would otherwise be unable to enter the housing market.

**Affordable Housing** is rental or ownership housing that generally does not require ongoing (operating) subsidies. It includes near-market affordable housing, and affordable home ownership.

**Bridge/Transitional Housing** is short-term accommodation with a flexible length of stay limit, accompanied by supports.

**Core Housing Need** is a concept developed by CMHC to determine whether households are experiencing any adequacy, suitability or affordability issues around their housing needs, and whether they can afford alternative housing options that meets those three housing standards while paying less than 30% of their income towards shelter costs.

**Co-operative housing** is a type of residential housing option whereby the owners do not own their units outright; each resident is a shareholder in the corporation that owns the land and rent is often far less expensive than market rent.

**Emergency Short-term Shelters** provide emergency, overnight or short-term accommodations. Emergency shelters support individuals fleeing specific scenarios, such as natural disasters or destruction of accommodation, domestic violence or sexual abuse. Emergency shelters sometimes facilitate support groups, and provide meals.

**Financialization of housing** Refers to the expanding role and dominance of financial markets and corporations in the housing sector resulting in housing being treated as a commodity – a vehicle for wealth and investment and disconnecting housing from its critical social and well being function.

**Naturally occurring affordable housing** is unsubsidized housing that is affordable to low or moderate income households, often as a result of the age or quality of the building. This housing is most at-risk of losing affordability due to speculation or development.

**Near-Market Affordable Housing** is rental housing where a subsidy is provided to keep rents just below average market cost (typically 15%). Targets long-term occupancy to households with incomes approximately 80% of the median rental income for their household size.

**Non-Market Housing** is operated, funded, or created through direct government subsidies. It includes other categories based on level of need by the residents, segmented into categories of Affordable Housing and Social Housing:

**Permanent Supportive** is subsidized housing with on-site supports for single adults, seniors and people with disabilities at risk of or experiencing homelessness that may house people stably in the longer-term, or enable transitions to other forms of housing.

**Priority Populations** – Also known as marginalized communities or vulnerable groups; persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalized are often referred to as vulnerable groups or equity-deserving groups as set out in the National Housing Strategy.

**Purpose built rental housing** – Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

**Social Housing** (sometimes referred to as **Community Housing**) is rental housing that requires ongoing operating subsidies to remain affordable on a long-term basis to households with incomes between 65–80%, or less, of the median rental income for a particular household size. This is rental housing for individuals in Core Housing Need with deep government subsidies.

**Suitability:** Does a home have enough bedrooms to meet the needs of the entire household members? National Occupancy Standard requirements stipulate one bedroom for each cohabiting adult couple; each unattached household member 18 years or older; each same-sex pair of children under 18 years; and each additional boy or girl in the family, unless there are two opposite-sex children under 5 years, in which case they may share a bedroom. A one-individual household may occupy a bachelor/studio unit with no bedroom.

# At A Glance

## Housing need in Edmonton

Number of **people**:

1.01 million

Number of **social and affordable housing units**:

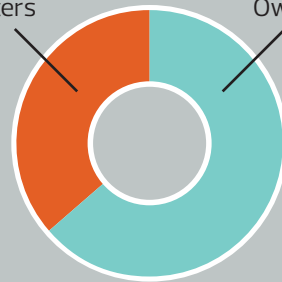
less than  
15,000

Number of **homes**:

394,485+

36.2%  
Renters

63.8%  
Owners



Households in **Core Housing Need**:



Almost 1 in 8 **households**



1 in 4 **renter households**



1 in 3 **Indigenous renter households**

## What is Core Housing Need?

When housing **falls below at least one of the adequacy, affordability or suitability standards** and the individual or family **can't afford to move to suitable or adequate housing** in their community.

### Affordable

Housing is considered to be affordable when **housing costs less than 30% of before-tax household income.**



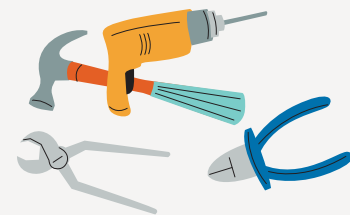
### Suitable

Housing is considered to be suitable when there are **enough bedrooms for the size and make-up of the household.\***



### Adequate

Housing is considered to be adequate when **it isn't in need of major repairs** – this can include electrical wiring, structural repairs, or plumbing issues.



\* Enough bedrooms is defined as one bedroom for: each cohabiting adult couple; each unattached household member 18 years and over; same-sex pair of children under age 18; each additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom (National Occupancy Standards)

## Who is experiencing Core Housing Need?

Some renters are more likely to face housing challenges:

**36%**

of **female-led** households

**22%**

of households that include **people with health and mobility challenges**

**23%**

of households that include **people with developmental disabilities**

**41%**

of households with **people 65 years of age and older**

**19%**

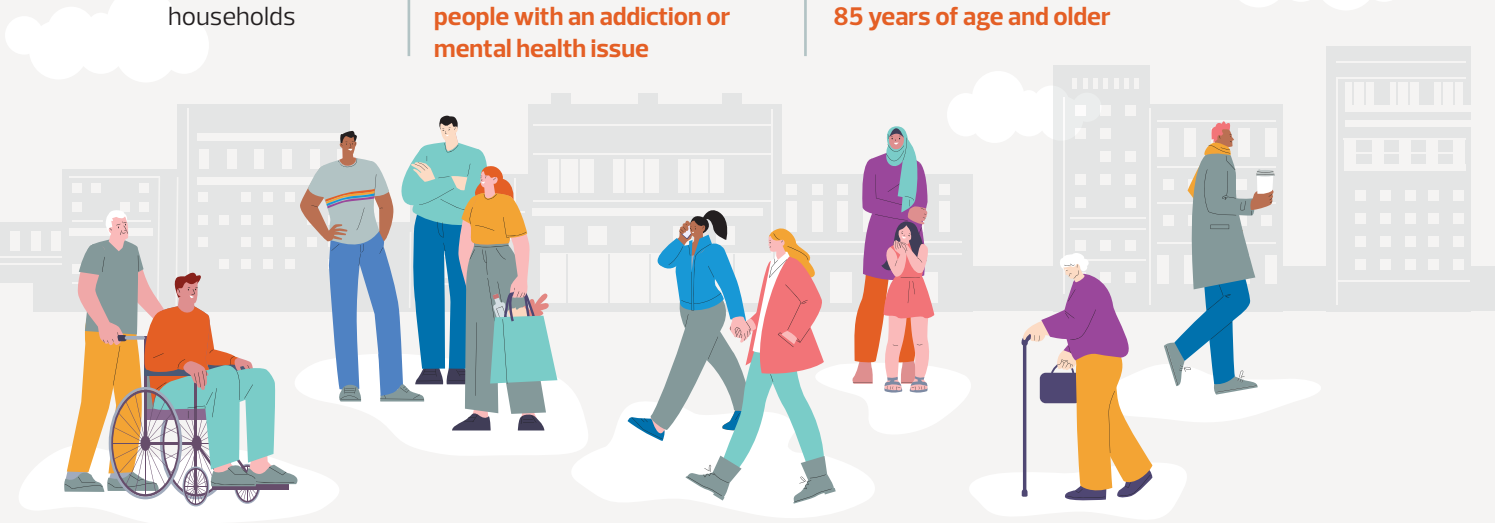
of **racialized** households

**16%**

of households that include **people with an addiction or mental health issue**

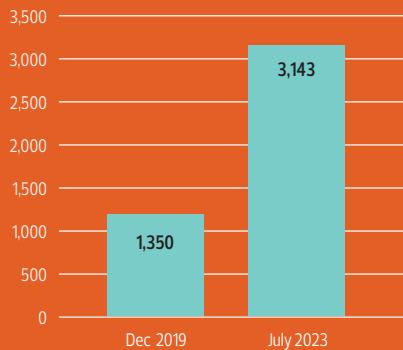
**41%**

of households with **people 85 years of age and older**



## Who is experiencing homelessness?

The number of people experiencing homelessness has **doubled since 2019**.



**56%**

are **Indigenous**

**46%**

identify as **women**

**25%**

are **youth**

**56%**

are **provisionally accommodated** (includes non-secure accommodation such as couch surfing)

**20%**

are **staying in emergency shelters**

**21%**

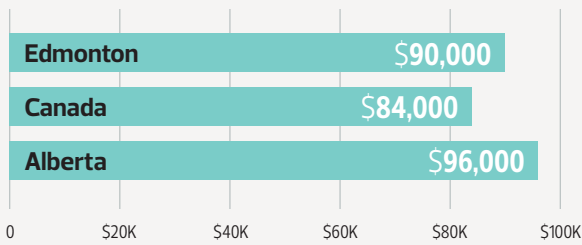
are **unsheltered outdoors**



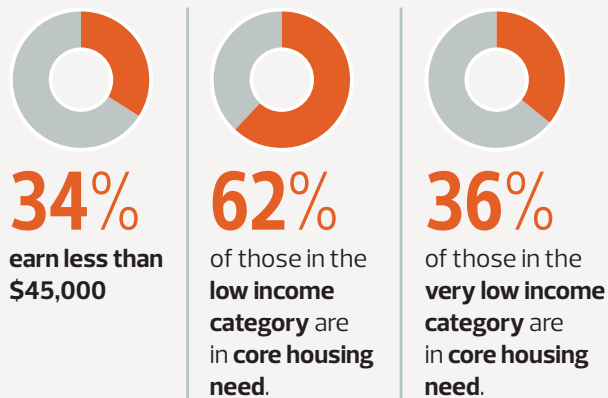
Source: Homeward Trust By Name List, July 2023

## How much money are people earning?

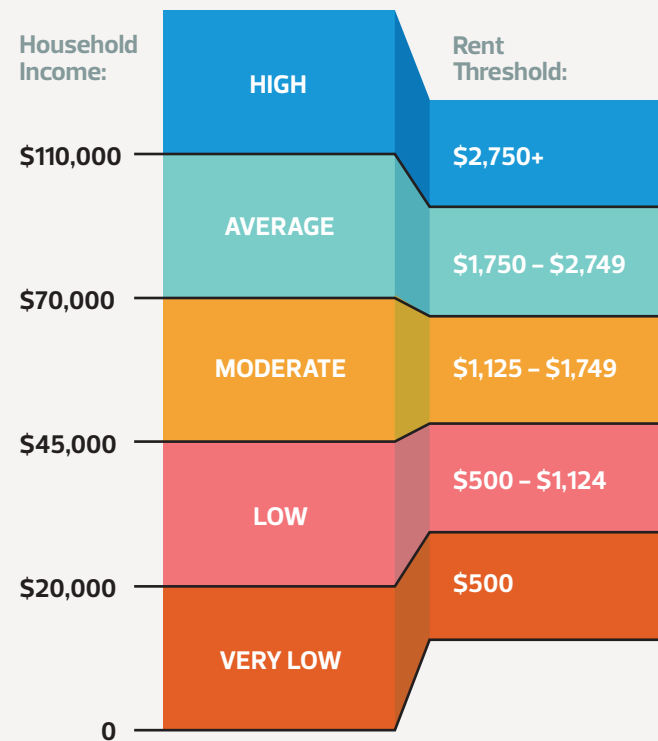
### Median household incomes:



### Edmonton's renter households:



### Income categories:



## The Pandemic

The pandemic saw an unprecedented amount of job losses as well as temporary income supports. Many renters saw an **increase in household income** that caused notable changes from 2016 levels.

The number of very low income households **dropped** by

↓ **5%**

The number of low income households **increased** by

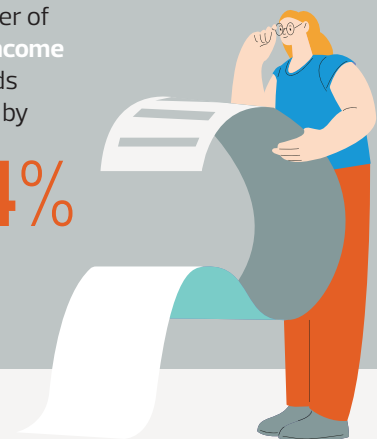
↑ **3%**

The number of moderate income households **increased** by

↑ **18%**

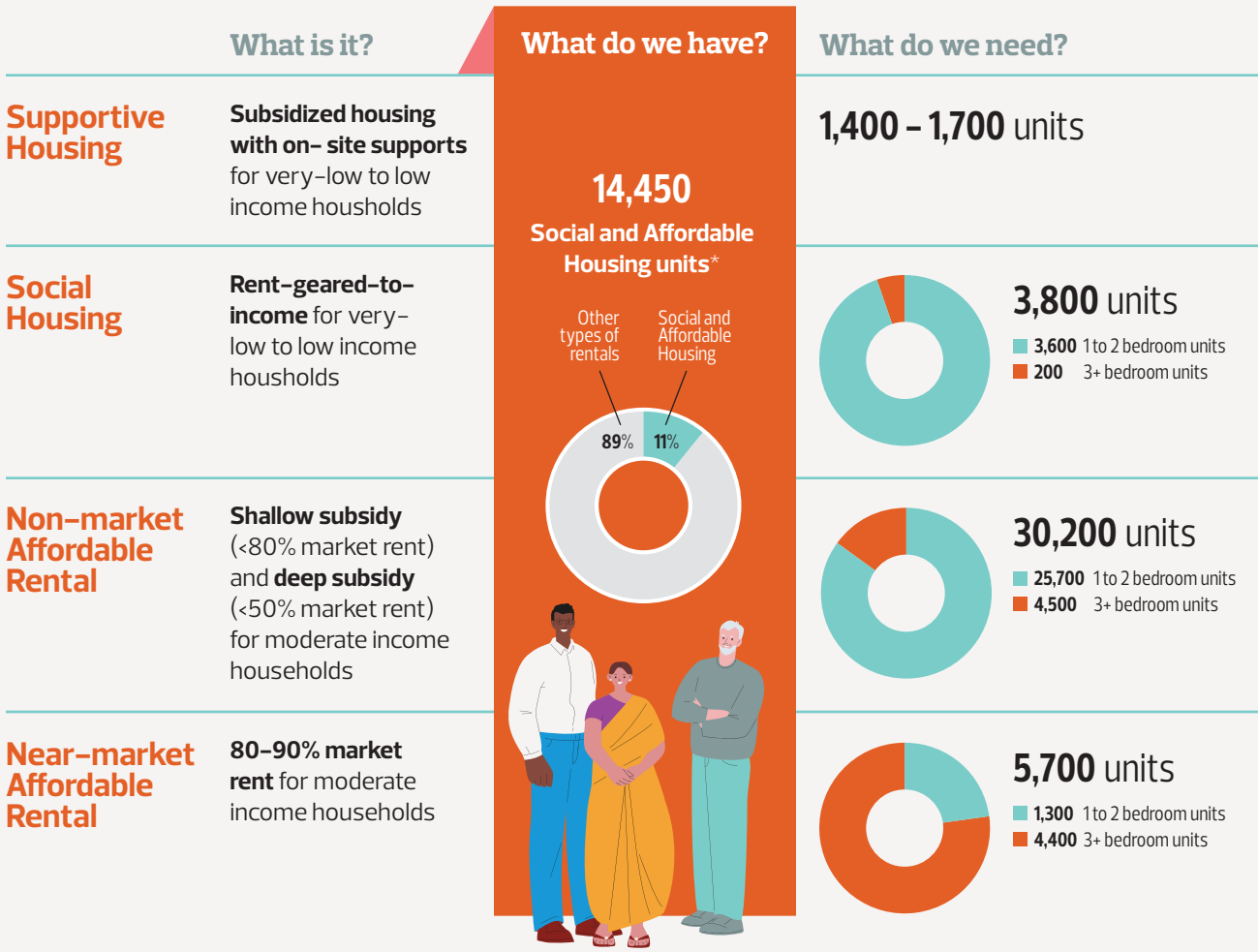
The number of average income households **increased** by

↑ **34%**



## What is non-market housing?

Non-market housing is **operated, funded, or created through direct government subsidies**. There are different types of non-market housing to meet different needs:



\* Includes 2,700+ units created by the City of Edmonton since 2019

## What type of housing does Edmonton need?

**Transitional housing** for women fleeing domestic violence and people/families experiencing violence



**Social housing**

**Supportive housing**

**Shelter spaces** for LGBTQ2S+ and families



**Accessible housing**



# Looking Ahead

## Edmonton in 2031

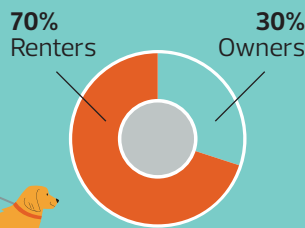
Number of **people**:

**1.3** million



Households in **Core Housing Need**:

**56,000**



**3,800**

**very low income** households will need **rents < \$500**

**30,000**

**low income** households will need **rents < \$1,125**

**5,700**

**moderate income** households will need **rents < \$1,750**

## City of Edmonton's Affordable Housing Strategy 2023-2026

### Goal 1

Edmontonians have **access** to affordable housing in all areas of the city.

### Goal 2

Edmontonians have the **housing supports** they need.

### Goal 3

Edmontonians have **increased awareness** of housing needs and the importance of affordable housing.

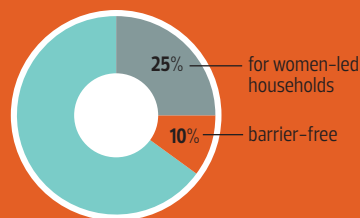
**By 2026:**

**↓25%**

New inflow and return to homelessness

**2,700**

new or renovated affordable housing units



**By 2050:**

**16%**

Affordable housing in every district

**3,800**

Social Housing Units

**30,200**

Non-Market Affordable Housing Units

**5,700**

Near-Market Housing Units

