

# What We Heard Report

## Affordable Housing Investment Guidelines Review

<https://www.edmonton.ca/sites/default/files/public-files/assets/PoliciesDirectives/C601.pdf>

**SHARE** YOUR VOICE  
**SHAPE** OUR CITY

**Edmonton**

## Land Acknowledgement



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 nêhiyaw (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.





We also acknowledge the deep connection between land and housing, and the ongoing impact of colonization on Indigenous Peoples' access to safe, affordable, and culturally appropriate housing. We also recognize the disproportionate number of Indigenous people experiencing homelessness and housing insecurity, and we are committed to working towards a future where everyone has a safe place to call home.

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## 1. At A Glance

The [Affordable Housing Investment Guidelines](#), or Policy C-601 guides the City of Edmonton's investments in affordable housing. The policy accomplishes this by supporting more transparency and consistency in decision making, to benefit City Council, City Administration, external organizations and the public.

	Who We Engaged	How We Engaged	What we Asked
  	Advocacy Groups	<b>13</b> Interviews  <b>5</b> Engagement Sessions  Virtual Feedback Form  <b>80</b> Participants	What parts of the Principles and Guidelines section of the policy would you suggest:
	First Nations		
	Indigenous-led Organizations		<ul style="list-style-type: none"> <li>• Adding,</li> <li>• Removing or</li> <li>• Changing?</li> </ul>
	Industry Professionals		
	MOU and LOI Partners <sup>1</sup>		What advice would you offer the City to meet its minimum target of 16% affordable housing in all neighbourhoods?
	Non-Profit and Market Developers		
	People who Live in Affordable Housing	<b>6</b> Buildings Visited  <b>77</b> Participants	What are the good and challenging things about the building you live in?  What would your ideal home look like?
	City of Edmonton Staff	<b>18</b> Interviews	How would you adapt the policy?  How would you respond to feedback heard thus far?
<b>What We Did</b>	<ul style="list-style-type: none"> <li>• Developed recommendations to update the Principles section of the policy.</li> <li>• Developed recommendations to remove the Guidelines from the policy and include them in a procedure document. This is meant to increase transparency about how the City prioritizes its affordable housing investments.</li> </ul>		

<sup>1</sup> The City of Edmonton has Memorandums of Understanding (MOU) and Letters of Intent (LOI) to work with Indigenous governments on housing related issues.

## 2. Executive Summary

### Affordable Housing in Edmonton

Affordable housing is fundamental to the physical, economic and social well-being of Edmontonians, and is key to maintaining diverse, attractive and inclusive communities. The City of Edmonton is committed to increasing the supply of affordable housing and ensuring a range of housing choices are available.

Through various programs and activities such as the sale of [non-market affordable housing lands](#), the development of [supportive housing](#), the [Affordable Housing Investment Program](#) (AHIP), and the [Affordable Housing Tax Grant](#), the City of Edmonton supports the creation of new, enhanced and redeveloped affordable housing.

### The Policy Landscape

In August 2018, City Council approved City Policy C-601: [Affordable Housing Investment Guidelines](#) ("the Policy"). This Policy guides the City's affordable housing investments, including the buying or selling of lands and buildings to increase the availability of affordable housing. The Policy also guides how grant funding is used for the development of affordable housing in the city.

Policy C-601: Affordable Housing Investment Guidelines applies where:

The City provides **grant funding** to support developing **new buildings**, or **updating existing affordable housing** units.

The **City contributes land**, or **buildings**, at **below market value** to increase affordable housing.

The City acquires **land or buildings** to develop **new affordable housing units**.

The **City** makes **decisions** about how to use **existing City-owned land** or **surplus buildings** to develop affordable housing.

The Policy works to make sure that affordable housing supply in Edmonton is responsive to housing needs. In addition, the City aims to support its target that a minimum of 16% of all housing units in every neighbourhood is affordable.

The range of affordable housing options in Edmonton supported by the Policy include:

- **Transitional Housing** - short-term accommodation with a flexible length of stay limit, accompanied by supports.
- **Supportive Housing** - subsidized housing with onsite supports for people at risk of or experiencing homelessness that may house people stably in the longer-term, or enable transitions to other forms of housing.
- **Community (Social) Housing** - 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.
- **Affordable Housing** - rental or ownership housing that requires upfront and/or ongoing direct government subsidies. These subsidies ensure that affordable housing has rental or mortgage payments below average market cost and is targeted for occupancy by households who earn less than median income for their household size. Affordable housing may or may not include on-site supports.



Source: Canadian Mortgage and Housing Corporation (CMHC).

## Public Engagement

Public engagement creates opportunities to include those who are interested and affected by the City's policies, programs, projects or services in the decision-making process. A variety of methods were used for a wide range of participants to encourage participation to update the Affordable Housing Investment Guidelines. This included in-person and virtual group discussions, interviews, virtual feedback forms and conversations hosted around meals in affordable housing developments that were developed through the Policy.

## What We Heard and What We Did



The City of Edmonton conducted public engagement to review and update the Affordable Housing Investment Guidelines (Policy C-601). Input was gathered from advocacy groups, First Nations, Indigenous-led organizations, industry professionals, developers, social service organizations, residents of affordable housing, and City of Edmonton staff.

#### Key Themes Heard:

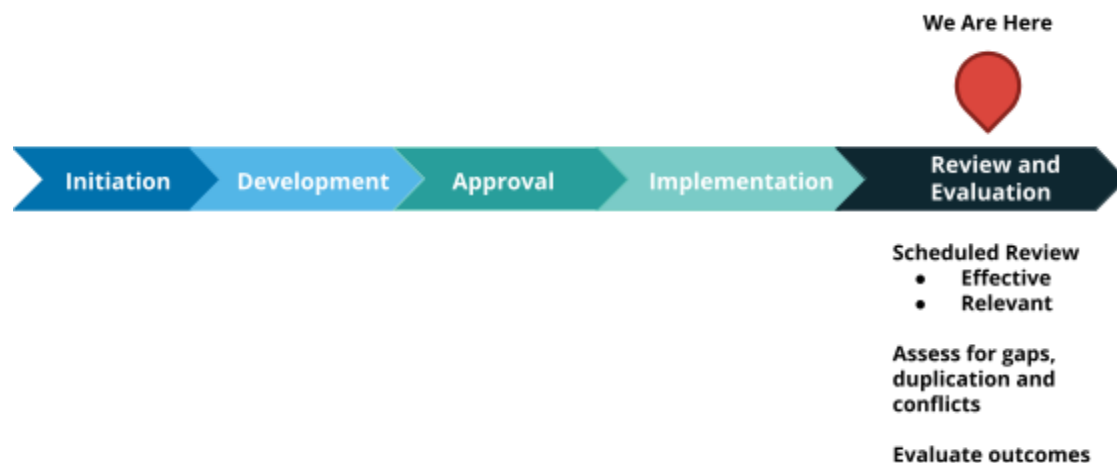
- **Affordability:** Participants spoke about how being able to live in affordable housing breaks down barriers and enables respite, healing, care, transformation, reconnection with culture and family. Participants emphasized how fundamental affordable housing is to the wellness of people and how City support and funding has benefited non-profits and Edmontonians.
- **Barriers:** Participants identified financial barriers, capacity issues, information gaps, and challenges related to access to services and amenities. They emphasized the need for reliable, long-term funding, clearer processes, and better collaboration.
- **Design:** Feedback focused on the need for clear design standards, accessibility, sustainability, and cultural appropriateness. Participants stressed balancing durability, attractiveness, and functionality in design. Community spaces, both indoor and outdoor, were well appreciated and used by tenants in affordable housing buildings.
- **Roles and Responsibilities:** Discussions centered on the City's role in directing affordable housing development, providing information, and ensuring transparency. Tensions were identified regarding funding for-profit developers and the need for organizational autonomy. Indigenous residents highlighted the importance of their housing being Indigenous-led, citing the value of ceremony, elders, and cultural programming.
- **Needs:** Participants highlighted the importance of fairness, community inclusion, addressing racism and discrimination, and tailoring housing to diverse needs and abilities. Participants emphasized the importance of affordable housing being located in close proximity to amenities, services, and public transit or having on-site support services.

The engagement revealed a desire for more transparent, responsive, and equitable processes for developing affordable housing. Participants emphasized the need for diverse housing options, culturally appropriate designs, and support services that address the complex needs of residents. The feedback informed recommendations for updating Policy C-601 and developing a procedural document to further clarify processes and criteria.

### 3. Project Background

The City of Edmonton operates within the scope and context of the [Municipal Government Act](#) (MGA). Policies, like the Affordable Housing Investment Guidelines, are one of the many tools the City uses to work within the MGA and to make sure its strategic intentions are clear, consistent and result in measurable actions.

Corporate policies also set the directions and intentions of City Council, the City Manager and/or Administration in a way that impacts how the City operates and guides its interactions with Edmontonians. This policy review project is part of the City's broader Policy Management Process, as illustrated below:



The Affordable Housing Investment Guidelines policy is meant to be reviewed regularly in order to evaluate its effectiveness, address limitations and update the Policy if required. In line with the City of Edmonton Corporate Policy standards, this policy review will also work to address policy content, implementation and impact. For more details about the City's Policies and processes, please see the [Corporate Policy Framework](#).

#### Policy Review Objectives

This review of the Affordable Housing Investment Guidelines includes and requires the following:



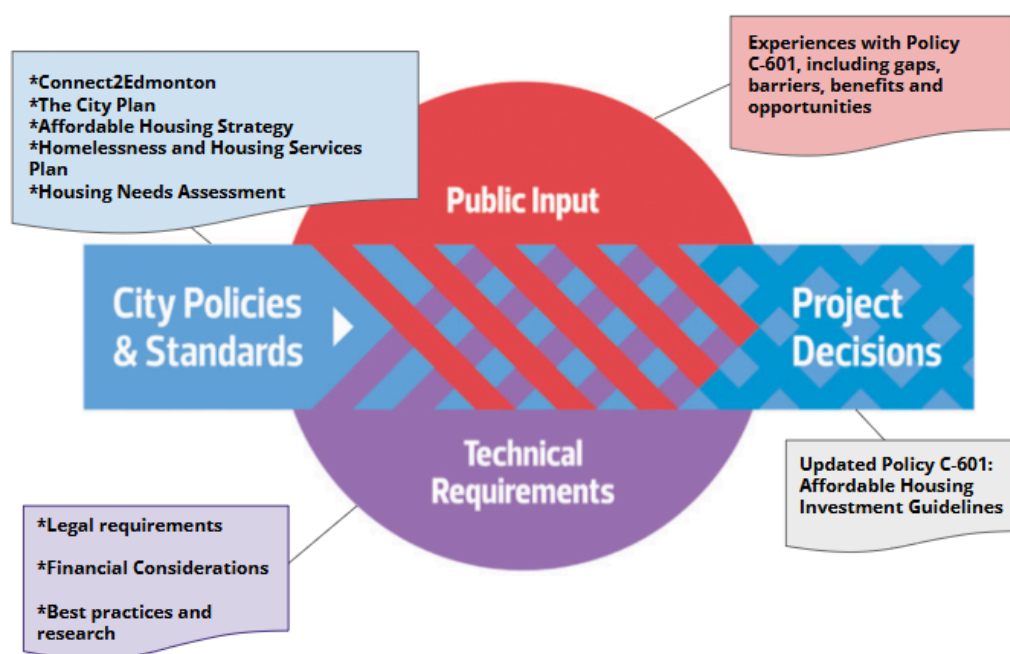
+ Assess the <b>progress</b> made <b>in developing affordable housing</b> .	+ Review the <b>geographic distribution</b> of affordable housing.	+ Identify the <b>limitations</b> or <b>unintended consequences</b> of the policy.
+ Assess the <b>relevance</b> of the policy.	+ Complete a <b>risk assessment</b> of the new draft policy.	+ <b>Draft recommended policy updates</b> to be presented to City Council's Community and Public Services Committee <b>for review and approval</b> .

## 4. Public Engagement Approach

Public engagement creates opportunities for people to contribute to City Council and Administration's decision-making about its policies, programs, projects and services.

### Inputs into Decision Making

When making a decision, the City considers a variety of inputs throughout the process. The inputs considered in the review of the Affordable Housing Investment Guidelines include:



## Level of Influence and the Public Engagement Spectrum

The public engagement spectrum explains the four roles the public can have when they participate in City of Edmonton public engagement activities and decision making processes. As we move from left to right within the spectrum, there is an increasing level of influence, as well as a greater commitment from the City to the public.



The level of influence for the Affordable Housing Investment Guidelines review was at the **refine level**, where the public is invited to **adapt and adjust** the City's approaches.

## Role of Participants

At times, City engagement processes are broad and include anyone who may be interested in and affected by the City's work, including the general public. Sometimes, specialized input is needed on a specific topic from those who have direct and firsthand experience. Due to the specialized nature of the information needed to update the policy, participation in this engagement was limited to people, groups and organizations with knowledge of and experience in developing affordable housing in Edmonton, as well as tenants of affordable housing developments created by the programs governed by the Policy.

Regardless of who is engaged, the process and values reflected in the public engagement process are the same. Public engagement communicates why and how audiences were selected, clearly shows how input was collected and it communicates back to participants how their feedback was used in the decision making process. For an overview of who was engaged in this policy review and why, see [Appendix A](#).

## Public Engagement Objectives

The City of Edmonton is dedicated to public engagement and incorporating diverse perspectives into policies, plans and processes. This commitment fosters improved results and ensures that the voices of those affected by the City's actions are heard. The objectives of public engagement for this policy review are to include a variety of perspectives and enhance the decision making process. Public engagement will ensure:

- A more comprehensive review of the Policy by including those who are most closely connected to the developments supported by the City, and
- Effective changes are made to the Policy by understanding and including diverse experiences and perspectives.

## How We Engaged - External Engagement

	<p>Advocacy Groups</p> <p>First Nations</p>
	<p>Indigenous-led Organizations</p> <p>Industry Professionals</p> <p>MOU and LOI Partners<sup>2</sup></p>
	<p>Non-Profit and Market Developers</p> <p>Social Service Organizations</p>

Public engagement uses a GBA+ lens<sup>3</sup> to identify and address barriers to participation, and ensure that diverse groups of people have equitable opportunities to engage and

<sup>2</sup> The City of Edmonton has Memorandums of Understanding (MOU) and Letters of Intent (LOI) to work with Indigenous governments on housing related issues.

<sup>3</sup> Gender-based Analysis Plus (GBA+) is an analytical tool often used with the intention of advancing gender equality. The “plus” in the name highlights that Gender-based Analysis goes beyond gender, and includes the examination of a range of factors such as age, education, race, language, geography, culture, and income. GBA+ helps recognize and respond to the different situations and needs of people.

contribute their perspectives. The following public engagement methods were used for the September to December 2024 engagement:



**Group and 1:1  
Virtual Meetings**

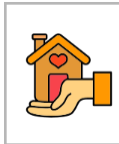


**Group and 1:1  
In-person  
Meetings**



**Self-Serve Virtual  
Opportunities**

## How We Engaged - Lived and Living Experience Engagement



People who Live in Affordable Housing

In January and February 2025, the project team engaged with those who have lived and living experience with some of the buildings that have been created through the Policy. Engaging with people who have lived and living experience ensures that policies and decisions are relevant and responsive to the actual needs of the people who are most directly affected by decisions.

Due to the unique nature of lived and living experiences, different methods and processes were used to understand experiences and perspectives about affordable housing development. The following methods were used for the engagement:



**Group and 1:1 In-person  
Conversations**



**Sharing food and meals**

## How We Engaged - Internal Engagement

Internal engagement differed slightly from external engagement. Various business areas across the corporation were invited to participate and provide input on the policy and provide context regarding how their area interacts and considers affordable housing. These conversations led to major themes regarding how to amend the policy and align with other Administration driven efforts. The following methods were used for the engagement:



## Group and 1:1 Virtual Meetings

### What We Asked

The project team used a variety of prompts to facilitate conversations to update the Affordable Housing Investment Guidelines. Full details are available in [Appendix B](#).

## 5. Public Engagement Results

### What We Heard - External Engagement

Participants identified many considerations for the review and updating of the Policy. One intertwined theme was how fundamental affordable housing is to the wellness of people and how City support and funding has benefitted non-profits and Edmontonians. While not an exhaustive list, the following are the major themes that participants identified in the engagement:

#### **Barriers**

Participants often brought up problems and obstacles that make it hard to build affordable housing in Edmonton. Within this theme, it was noted that common barriers include:

- **Financial barriers.** Applying for grant funding to support building more affordable housing buildings can be confusing, administratively burdensome and inefficient. Understanding what is being asked in each grant program, how to report metrics, when funding application cycles begin and end or how to qualify is a big undertaking for many organizations. Newer organizations, smaller non-profits, First Nations and Indigenous-led organizations partners entering the affordable housing development space also face financial barriers of qualifying for shovel-ready grant programs that have high equity requirements. There are also operational challenges, including misaligned funding and short-term contracts. Insecure funding negatively impacts staffing and the provision of on-site supports or programs.

A non-profit housing provider said that "Everything starts with land, which is a significant cost in any project. City selling discounted surplus lands for affordable housing is a good place to start. Bureaucratic hoops (zoning, permits, etc.) make it more challenging than it should be".

- Capacity, information sharing and transparency.** It was noted to be especially hard for smaller non-profit organizations, First Nations and Indigenous organizations to navigate multiple orders of government programs and support available to develop affordable housing. Specifically, applying for grant funding from multiple orders of government requires a high level of capacity in order to understand and fulfill all funding requirements along with navigating systems and supplying similar information to multiple channels. Many participants noted they would appreciate more support and guidance from experienced groups, including from the City. This could include more information to help move through the application process by offering clear explanations of what to do and when. Participants suggested that help to navigate complex systems, like applying for grants/funding to build affordable housing, could happen through partnerships, training and providing clear and readily available information to make the application process easier.
- Access to services and amenities.** The location of where affordable housing is built was also very important to participants. They indicated that housing needs to be close to amenities like shops and services, fit well into existing neighborhoods, and not be too expensive to build on the land. However, some amenities that make a location desirable can also present a barrier to developing affordable housing, because the land is more expensive in areas that are well-resourced. On the other hand, concentrations of supportive services and amenities can also lead to the clustering of affordable housing in the downtown core where these resources already exist which works against increasing geographic accessibility. Additionally, the lack of transit access, specifically in newer neighbourhoods, results in lower access to amenities and services, making those areas less ideal for affordable housing development.
- Language and definitions.** Other barriers include the language and words used by the City, with many participants noting that words like ‘high quality design’ and ‘degree of housing affordability’ can mean very different things to different people in different contexts.
- Potential solutions.** Solutions identified by participants to address barriers include reliable, predictable and long-term funding. Overall, participants said that innovation, more funding opportunities and better teamwork between all orders of government, First Nations, developers, community organizations and non-profit groups are needed to create affordable housing that appropriately responds to current housing needs.

## Design

Design was another main theme that emerged during engagement. For many participants design means the way that affordable housing is planned, built or made. Design is also related to the Principle of 'High Quality Design', within the Affordable Housing Investment Guidelines. Key feedback about design included:

"Design is about the way something works, not just how it looks. How it works is part of the design - designing something well within constraints is part of high quality design. [...] It could be 'functional design'".

- **Clarity and Standards.** Many participants voiced a desire for more clarity about the City's design standards. They also wanted to better understand what elements or qualities the City considers to be 'high quality design'. The wording in the Policy was identified as too vague and imprecise.
- **Accessibility.** Feedback emphasized that housing should be adaptable to residents' needs and accessibility should be integrated into housing design, especially for those with disabilities and those whose abilities may change as they age. The spectrum of accessibility is determined by the needs of individuals who are being considered. Being adaptable to these needs are key.
- **Sustainability.** Many participants noted that, given many sustainability considerations like climate change and the durability of affordable housing developments over time, selecting materials that promote longevity, resilience to extreme temperatures, and lower operational utility costs are needed. However, some participants were cautious that requiring sustainable or energy efficient elements would create higher upfront building costs that can slow down development or even make a project not feasible.
- **Potential solutions.** Participants offered advice about what elements could and should be considered with how affordable housing buildings are designed, and what is prioritized. This includes a need to balance durability, attractiveness and accessibility. Others noted that high quality design includes buildings that are functional, safe and sustainable. It was stressed that buildings need to be culturally appropriate, which includes offering enough bedrooms for large families, and cultural considerations around living and kitchen designs. The use of Indigenous knowledge to develop affordable housing designs can aid in the welcoming, psychological safety and cultural practice for Indigenous people. There are however, challenges that emerge when cultural resources, like ceremonial spaces, are not



managed by Indigenous operators and so the application of Indigenous knowledge should be used with care. Lastly, an affordable housing design that physically integrates with the communities in which they're located, by way of building scale and facade materials, was also found to be an important part of high quality design. This is to ensure that affordable housing is not of a lower aesthetic appeal or confused with poorly maintained properties ('slums').

## **Roles and Responsibilities**

Roles and responsibilities was another theme that emerged in the external engagement. This is about who does what, the role someone, a group or an organization has and where accountabilities lie in relation to affordable housing development. When participants discussed roles and responsibilities related to the development of affordable housing, these conversations centered around:

- The City's role.** Many identified that the recent changes to the City's Zoning Bylaw have created better conditions for creating more diverse and dense developments, which has had positive effects and eased the process of creating more affordable housing. Many also saw a clear role for the City in directing the kinds of affordable housing that are built, as well as providing the information necessary to quickly facilitate affordable housing developments. Participants emphasized the need for clear, transparent and proactive communication from the City about affordable housing projects, funding and availability, as well as the importance of collaboration and information sharing between interested and affected parties. Participants advocated for the City to support and incentivize a variety of affordable housing developers, promoting equitable access to funding and ensuring funding is not limited to a few established organizations.
 

"The City is enabling rapid financialization of housing, resulting in increasing Core Housing Need every year. Needs to be slowed down. More transparency is needed. Non-profits are required to be transparent, the City should be too".
- Tensions.** Participants also identified a number of tensions regarding roles and responsibilities. Some tensions included situations where the City may fund for-profit developers who provide affordable units, where non-profits whose mandate is to serve those facing housing affordability challenges may feel they are better positioned to use that funding. A few participants from private industry noted

that it was not the role of for-profit developers to fill voids that have emerged due to a longstanding lack of public investment in affordable housing.

- **Autonomy.** Much of the feedback received supported that organizations who have close relationships with those most impacted or with the highest housing needs are the best suited to plan for and house these communities<sup>4</sup>.

## Needs

The theme of needs, which includes the physical or psychological requirements for well-being, was clear in the feedback received from participants. Discussing the diverse needs of people who live in and require affordable housing also illustrates the complexity of circumstances to which affordable housing must respond.

"[Housing] has to be effective for Indigenous people, where they're at in their journey, what their role is in society and how to get there, connecting with their traditional identity"

Further expressions of this theme were heard in the following areas:

- **Fairness.** Many people said it is important to treat affordable housing developments fairly, and like any other housing developments. There were concerns that having higher design, energy efficiency or community engagement standards reinforce stigmas around affordable housing and inequitably impact affordable housing developments. Higher design and energy efficiency requirements result in higher upfront construction and design costs which is often perceived as inequitable by affordable housing developers. Additionally, higher community engagement requirements require extra planning, coordination and communication from the affordable housing developer which has added time and financial costs.
- **Community is Key.** People want to be informed about affordable housing in their neighbourhoods, and residents of affordable housing want to feel included in their community. Participants noted that investment of affordable housing into communities is empowering and supports the experience of safety in the neighbourhood. There is also worry that informing communities about developments will be confused with the ability to approve or reject affordable

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<sup>4</sup> Canada Mortgage and Housing Corporation in alignment with the National Housing Strategy identified priority populations who are more vulnerable to precarious housing. The populations are women and children fleeing domestic violence, seniors, young adults, Indigenous peoples, people with disabilities, people dealing with mental health and addiction issues, veterans, 2SLGBTQIA+, racialized groups, recent immigrants (especially refugees) and people experiencing homelessness.

housing developments, which is at odds with the City's minimum goal of 16% of all units in every neighbourhood being affordable.

- **Racism and Discrimination.** There are a lot of negative stereotypes and unfair labels attached to people who live in affordable housing. This can make it hard to build these homes and for the people who live in them to feel safe and welcome in their communities. Sadly, racism and discrimination are big concerns, especially for Indigenous people who have reported they experience both NIMBYism (Not In My Backyard) and racism simultaneously.
- **Community Engagement.** This principle was the basis for many discussions across the variety of groups engaged with. The term engagement can have multiple meanings across different situations. Oftentimes 'engagement' is used interchangeably with communications, change management strategies or interactive opportunities. Where challenges were identified with this principle, this related to the differences between what is required of affordable housing developments compared to market developments going through the typical development approval process, which many participants noted was unfair and further reinforces the social stigmas related to affordable housing. Other participants stated that there is inherent value in keeping communities informed of changes in neighbourhoods, which was also acknowledged as being distinct from traditional engagement where residents are invited to provide feedback, which is then used in the decision-making process.
- **Potential solutions.** Those who were engaged wanted affordable housing to be built with a diversity of needs and abilities in mind. This means including different viewpoints, and making sure housing fits the needs of the people who will live there. Housing needs to be flexible by adapting to changing needs over time. Affordability, potentially through greater upfront grant funding and/or deeper operational subsidies is also essential. Exploring new models and mixed-income approaches may also support the inclusion of a diverse set of needs. Lastly, housing ought to be safe, proactively address concerns about crime, and provide mental health and well-being supports where necessary.

## What We Heard - Lived and Living Experience Engagement

Participants identified many considerations for the review and updating of the Affordable Housing Investment Guidelines. Any one theme that emerged is not necessarily relevant to all tenants in one building, or across buildings. Some themes emerged across the diversity of contexts, while others are quite unique to a person or building, yet speak to the housing

system at large. What emerged clearly is that while affordability is essential, it is woven into and nested within other important themes, including navigating the housing system, wellbeing, and infrastructure & design. Transcending all the themes, *dignity* came across as a key to a good life, and something that makes or breaks someone's experiences of housing.

### **Affordability**

Many participants spoke about how being able to live in affordable housing breaks down barriers that are otherwise insurmountable. These barriers include high housing costs and the rising cost of living, particularly for groceries and utilities, making it challenging for people to find suitable and affordable rental housing. The impact of affordability was highlighted as incredibly important. Three main themes emerged as nested within affordability: how deep affordability is, the trade offs and choices people must make in the context of decreasing affordability, and the impact of affordability on wellbeing.

- Depth of Affordability.** Even when people are able to secure affordable housing, this often doesn't resolve all financial tensions. Often affordability is not as deep as needed, and does not account for increases in cost of living, or life events such as losing a job or change in relationship status. This is especially impactful for those on fixed income, those with children, and people with disabilities. Bridge healing transitional housing was identified as a game changer in terms of attending to peoples' immediate needs for housing while also being affordable, and helping them navigate the housing system. Free or highly subsidized housing allows for people to have the financial break they need in order to attend to trauma and their health, and have a fresh start.
 

A tenant at a bridge healing site shared: "The whole time I have been alive I've never had a break until this. In the shelter I got robbed and beaten up. I'm so grateful."
- Trade-offs and Choice.** Affordability often trumps other needs that contribute to stability and wellbeing. People often have to move to a new part of the City in order to find affordable housing, meaning they have to move away from family, current job, preferred medical center, an established life, and their children's schools in order to have some financial respite. It may also mean long transit trips to get back to these places, this was of particular concern to participants with multiple jobs. In various buildings, tenants identified the importance of living in a neighbourhood free of triggers such as drugs, crime or traumatic experiences. Wanting to have stability may end up meaning that people will stay in a place that is otherwise less

suited for them. Additionally, even when living in affordable housing, as housing and other life costs increase, many people identified feeling trapped with nowhere else to go.

- Wellbeing.** When it works for people, affordable housing enables respite, healing, care, transformation, reconnection with culture and family, supports people being able to express their autonomy, agency, choice, the opportunity to contribute to and be a part of community and cultivate the life they want to be living. Often affordable housing in itself enables this, in part due to the mandates of the housing providers. However, entry into affordable housing is not the transformative moment *in itself* for people to be able to live rich lives. Overall, many people identified that a genuine, slowly cultivated, welcoming community is a key element of their wellbeing.

"How do you balance affordability with life goals? You don't."

### Navigating the Housing System

- Overcoming homelessness.** Sometimes people are coming from rough circumstances into buildings supported by the Policy, including bridge healing transitional housing from hospitals. People mentioned the challenges of having been dependent on a shelter system or living unsheltered where they do not feel safe, have experienced being beaten up, targeted by gangs, and having things stolen week after week. Navigating systems to find housing from a place of extreme instability, broken trust and a lack of feeling safe and secure anywhere was identified as insurmountable without the support of systems (e.g. a housing worker). The stereotypes associated with people experiencing homelessness or accessing support were identified as self-reinforcing.

"When people stereotype you in public. Makes me feel like, 'F\*\*k it! Let me do what they think I am!' It's demoralizing. It hurts my psyche."

- Housing Supply.** Quantity of appropriate housing available is a clear challenge identified by people. Family-oriented suites that are adequate for larger families are in short supply, and can intersect with accessibility needs of family members that may change over time. Having adequate supply of culturally-appropriate housing was highlighted as important, for example Indigenous-led buildings. The wait time to access an appropriate suite was identified as excessive at times (two years or

more), though for some it was within reason (less than three months). People often identified that there is simply not enough supply - nowhere to go that they can afford. Additionally, discrimination effectively decreases housing supply: people noted that when a landlord finds out that someone is on income support, they often are no longer open to renting to that person.

- Accessibility.** For those seeking accessible suites, inadequate supply as well as inadequate accessibility elements of buildings were often brought up as concerns. When available, accessible suites were often praised, though some design choices were noted as needing lived-experience insight. For example, three-way light switches are a simple but often overlooked accessibility feature. They help prevent falls by allowing people to turn lights on and off from multiple locations, reducing the need to navigate in the dark. Similarly, long, uninterrupted flights of stairs can be a barrier, especially as mobility changes with age. Breaking up staircases with landings improves accessibility and ease of use. Poor sound insulation—especially between suites and hallways—can affect privacy, wellbeing, and stability. For tenants with trauma histories, those in recovery or those with noise sensitivities, excessive noise isn't just an annoyance; it can be a barrier to feeling safe and well at home. People also noted that disabilities may change over time, and that disability is intersectional; for example, there is a need for more family-friendly accessible suites, and adequate accessible parking including visitor parking. Additionally, participants raised that locating buildings near doctors' offices, therapy centres, and other critical supports significantly improves the daily lives of those who rely on these services. Outdoor areas should be designed for intuitive navigation, with clear signage and safe, well-placed crossings. High-traffic areas benefit from both active supports like crossing lights and passive supports like wayfinding signs. When accessible suites are scarce, people may be forced to move homes and even neighbourhoods as their abilities change. Family-friendly, accessible suites in culturally relevant buildings prevent people from having to choose between accessibility, family needs, and cultural connections. Ensuring options for aging in place fosters stability and community. Ensuring that more or all suites are at least somewhat adaptable was suggested.

### **Wellbeing in Housing Contexts**

- Transportation.** Public transit and mobility were clearly meaningful in multiple ways. Proximity to transit and multiple forms of mobility was key to get to work as well as connect with family and community. Beyond what is often considered essential, such as groceries, this also included stores to purchase new and used items to help make a house a home, farmer's markets, parks, and to access services



needed for a good life, including libraries, recreation centres and therapeutic support. Transit within reasonable walking distance (in the non-winter months, some adults mentioned 15 minute walk as being reasonable while seniors, those with mobility challenges, and those with children identified 5 minutes as more appropriate) was also a consideration. Ensuring appropriate infrastructure around the buildings, especially for children, disabled residents, and elderly residents is essential. This includes pedestrian lights and traffic calming measures.

- Community and Culture.** While being able to live in housing that is affordable is a key factor for peoples' wellbeing, it is often not the only factor mentioned in terms of quality of life. The importance of family, friends, community, and culture came through resoundingly as a key element of wellbeing in peoples' housing experiences and capacity to live rich lives. Low-cost to free and accessible 'third-spaces' in the neighbourhood outside the home were highlighted as essential for extending community

"It's a building where friends turn into family. There's spaces to do ceremony, pipe ceremony [...] there's hide tanning, making soup, a sewing space for making star blankets."

"Community is the biggest thing for sobriety; it's good for wellness, beyond being safe and warm"

outside the building. The importance of their housing being Indigenous-led was highlighted by many respondents who participated from buildings operated by an Indigenous-led organization. Ceremony, elders, kôhkomak, môsomak, and cultural programming - and dedicated space that tenants had shared stakeholding over -

were highlighted as key by many Indigenous residents. The importance of age appropriate considerations in housing catered for seniors was also highlighted. Overall, the impacts of genuine community were highlighted by many, and included all staff at a building, including caretaking staff. Conditions for community must be offered, not imposed. Elements people

mentioned that support community included a shared kitchen, private outdoor spaces, and programming spaces. One challenge associated with growing a sense of community in affordable housing buildings was navigating trusting relationships with institutions, in the context of personal and intergenerational trauma. One resident described the impact of a decision being imposed upon residents as "evoking memory of trauma," citing that they would leave for a place with no



community rather than experience this. Well-designed common spaces encourage connection among residents and the broader community. Thoughtful, inclusive design helps ensure these spaces are welcoming and functional for everyone.

- **Stability.** Stability and safety emerged as a key to wellbeing, by enabling someone to take time to rest and reset to be able to achieve their life goals. In the context of coming from unsheltered homelessness, some basic life amenities can be key to helping stabilize. Examples offered included a bedroom that locks and a private bathroom that people can use without fear. These basic elements were highlighted as nourishing the capacity to be able to trust other people again. In-building exercise rooms were cited by some as something that can help people heal prior to feeling capable of going to a public recreation centre again, though recreation centres were often cited as important for many people. The value of having limited visitor access at a supportive housing site was highlighted by many tenants as a way to ensure a building remains limited in terms of triggers. Having some rules in place enabled tenants to focus on their own healing. For near-market affordable buildings however, having visitor-focused amenities such as parking and barrier free design for visitors was key to maintaining relationships and feeling connected to their community.

### **Infrastructure & Design**

- **Built environment.** Design plays a role in the potential for people to thrive and communities to emerge. Many families preferred the mid-density design of their buildings, noting easy access to their units. Many people were also content with the size and bedroom count of their units. However, for some as their family grew there was an impending need for some to move into a larger home with more bedrooms, which means living their community and established lives. Some university students living near campus mentioned that a relatively small suite was acceptable given the accessibility of many nearby shared spaces. Community spaces, both indoor and outdoor, were well appreciated and used by tenants. Rooftop spaces for gathering, smoking or reprieve were also valued and offered a unique element of being outdoors but sheltered from passersby on the street level. People from buildings without this amenity noted that a private outdoor space would be ideal for kids to play or for adults in the building to gather. It was also highlighted that the units should be designed and built in a way that is adaptable and conducive to the addition of mobility supports, like grab bars, shower chairs and walker use. Designing for cultural, spiritual and physical considerations supports tenants to live with dignity. Proximity of dumpsters to buildings - particularly in the winter - as well

as accessibility of dumpsters themselves for children, disabled people, and seniors was brought up by many.

- **Durability.** The quality of materials were highlighted as significant needs from residents. Calling maintenance to fix peeling stairs, leaking showers and other damages was an inconvenience that many people are accustomed to in rental living. However, it was urged that buildings should use higher quality and durable materials from the start to avoid this. Similarly, buildings that are not well insulated from sound, or inadequately cooled and heated, negatively impact peoples' wellbeing and health. Concern for temperature regulation in buildings given climate change was brought up, as temperatures in some suites already well exceeded comfort into temperatures dangerous for health.

## What We Heard - Internal Engagement

Participants of internal engagement identified many ideas and considerations for the review of the Affordable Housing Investment Guidelines. While not an exhaustive list, the following are the major themes that internal engagement participants voiced:

### Housing Need

- **Housing Supply.** Participants regularly advocated for the need to provide a range of housing options to meet the needs of different populations, such as families, seniors and individuals with disabilities. Some noted that the best way to ensure needs are met is to ensure housing is informed by and developed with the needs of the people living there in mind.
- **Proximity to amenities and services.** Many participants highlighted the need to be in close proximity to amenities and services, particularly transit. There is a further opportunity to provide green space for community gardens, which could address food security and indirectly lower community greenhouse gas emissions. The importance of aligning with other plans and strategies was highlighted by participants. One area of alignment cited was the City of Edmonton district plans, which emphasize building communities of communities where people have access to the supports, services and amenities they need within a 15 minute radius.
- **High Quality Design.** There were mixed reactions to the high quality design principle, with some wanting specificity in how high quality is defined with suggestions of accessibility or sustainability being pinnacle of high quality. Some participants shared that there is an opportunity to proactively consider climate

resilience in construction of affordable housing. This can lead to lower utility costs for residents and the avoidance of retrofits in the future, supporting affordability objectives. Others noted the feeling of pride that is associated with aesthetically pleasing homes is of importance. Participants urged that location, building and design requirements as outlined in the Zoning Bylaw should be applied consistently to both market and affordable housing. This means that affordable housing should not have lower requirements for design regulations, but also means that affordable housing should not have to meet significantly higher standards than market development in order to access funding.

### **Community Engagement and Transparency**

- **Equity.** Many participants felt that the current principle of community engagement was often inequitable, or led to delays and false expectations. There was a call that public engagement should follow existing statutory processes and should align more closely with the regulatory process that market housing is held to. Similarly, participants pointed to the City of Edmonton Public Engagement Policy C593 that outlines a consistent, coordinated and outcomes-driven approach to public engagement. They advocated transparency or communications as a preferred alternative.

### **Affordable Housing Development Process**

- During external engagement there was a strong emphasis on the need for efficiency and responsiveness in the City's approach to affordable housing. This included faster permitting, clearer communication, and a focus on removing barriers. This feedback was discussed with participants during internal engagement.
- **Permitting.** In response to the barrier of long permitting times heard in external engagement, internal engagement participants pointed to the Administrative Standard for affordable housing permit processing that ensures permit applications for the development of new affordable housing and the refurbishment of existing affordable housing are prioritized for review, and where appropriate, expedient approval.
- **Communications.** Business areas are actively improving their resources and transparency of their standards that are required at the time for development permit approval. For example, projects with affordable housing grant funding agreements can now self-identify when they apply for permits, so that staff can communicate with them proactively about potential issues with their application.

The improved access to information is intended to reduce the number of revisions and therefore time and cost needed for approvals.

- **Zoning.** The new Zoning Bylaw (Charter Bylaw 20001) was cited as an improvement to the affordable housing development process as broader use classes will improve the ability to develop housing across the city and potentially reduce the number of rezoning applications.

### **Clear and Effective Policies**

- **Transparency.** Participants discussed the need for clear and effective policies and plans to guide affordable housing investment. Participants felt that existing guidelines were sometimes unclear or not well defined. It was suggested that the guidelines section from the current policy be transitioned into a more detailed procedural document.

### **What We Did**

Feedback analysis identified common themes that, along with legal and jurisdictional restrictions, will inform recommended policy changes. These changes aim to reflect the spirit of the feedback received, reduce barriers, and increase flexibility in affordable housing investments to better meet the needs of Edmontonians.

The Affordable Housing Investment Guidelines policy is limited in the scope of influence it has on the daily operations of buildings. Feedback received relating to specificities of operations such as maintenance requests, interpersonal challenges and programming is beyond the scope of this review. Similarly, the degree of influence on the location of affordable housing varies per program and initiative.

To respond to the feedback received, Administration has prepared Policy amendments and recommendations in addition to a procedural document.

## Appendix A

### External Engagement

Due to the specialized nature of this policy only interested and affected parties were contacted to take part in this engagement. Administration reached out to groups who have received funding or land under this policy in addition to those who have expressed interest (as determined by participating in an Affordable Housing Investment Program pre-application meeting) in participating in programs under Policy C-601. Furthermore, the City has Memorandums of Understanding (MOU) and Letters of Intent (LOI) to work on housing issues with Indigenous governments, therefore MOU and LOI partners were invited to participate. Administration also leveraged standing groups and associations to contact executive directors or leadership of organizations who are involved in the development and operation of affordable housing in Edmonton. To encourage sector capacity, Administration contacted for-profit and industry partners to provide input on this policy review as well. Groups who are regularly informed on affordable housing activities and have connections to the community were invited. Lastly, groups who have insights on housing needs for specific populations were invited to provide their feedback.

Not all members of an organization or government were present at the meeting. Administration provided opportunities to participate in round tables with multiple organizations present (engagement sessions), individually (interviews) or through virtual feedback forms.

Thank you to all who participated:

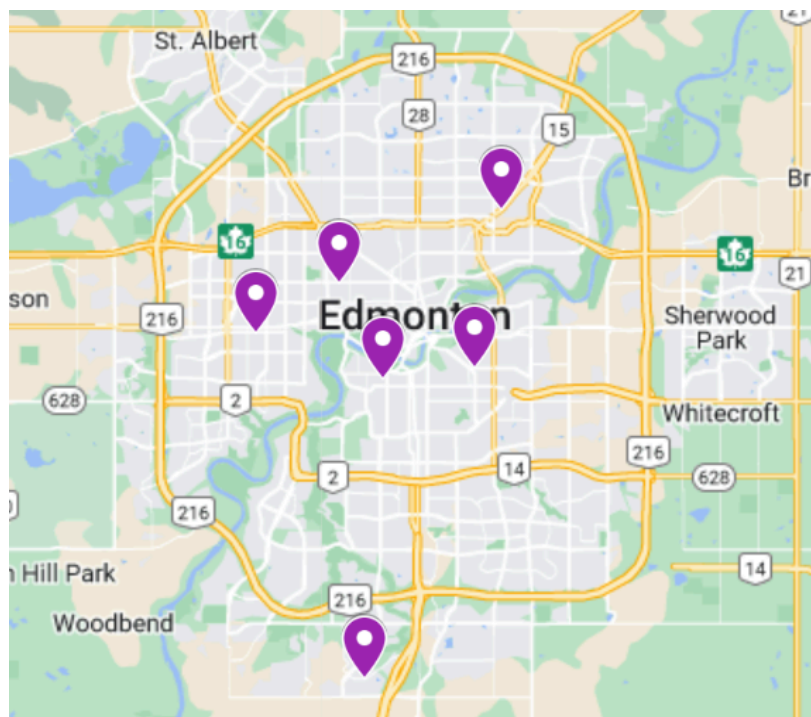
- Accessibility Advisory Committee
- Al-Terra Engineering
- Arcadis
- Avana Rentals Ltd.
- Avillia Developments
- B&A
- Bent Arrow Traditional Healing Society
- Brentwood Community Development Group
- Buffalo Keepers Nehiyaw Centre
- Building Industry and Land Development Association Alberta (BILD Alberta)
- Business Improvement Area Executive Directors

- Catholic Charities Society
- Civida
- Confederacy of Treaty 6 First Nations
- Edmonton Aboriginal Seniors Centre
- Edmonton Coalition on Housing and Homelessness
- Edmonton Federation of Community Leagues
- EndPoverty Edmonton
- Enoch Cree Nation
- HomeEd
- Homeward Trust Edmonton
- Infill Development in Edmonton Association (IDEA)
- Jasper Place Wellness Center
- Islamic Family and Social Services
- La Societe des Manoirs
- Leading Housing
- Leston Holdings
- Native Counselling Services of Alberta
- Otipemisiwak Metis Government and Metis Capital Housing Corporation
- Paragon Living
- Right at Home Housing Society
- Tribal Chiefs Venture Inc.
- WAVE (Women's Advisory Voice of Edmonton) Committee and Policy Sub-Committee
- Westrich Management Ltd.
- Wihcihaw Maskokamik Society
- Yellowhead Tribal Council

### **Lived and Living Experience Engagement**

The map below shows the approximate locations of the affordable housing buildings that the Project Team visited in early 2025. Administration hosted six sessions across the city and visited the spectrum of affordable housing including affordable, supportive housing, bridge healing (transitional) and mixed-market affordability models. Two of the buildings visited are operated by Indigenous organizations. All residents of the buildings were invited into conversations, participation was optional and feedback was kept anonymous.

The purpose of Lived and Living Experience Engagement was to hear the feedback and perspectives of those who live in the buildings that are created by the programs governed by the Policy. Tenants at these buildings shared many insights and experiences that need to be considered when reviewing and updating the Policy. Of note is that these buildings cater to tenants with a diversity of different life experiences, aspirations, skills and needs, and each provider has a starkly different mandate from each other, and from other buildings also funded through the Affordable Housing Investment program (AHIP).



The details in this Appendix include those who were invited and attended engagement opportunities. It is not a comprehensive list of all the people, groups and organisations who were invited to participate, but were not able to attend.

### Internal Engagement

City departments engaged were those who play an active role in affordable housing, whether that be at a high level regarding policy and planning, the administration and support of program delivery or the permitting and review of affordable housing development applications. Other departments were identified based on specific feedback heard in external and lived experience engagement that was directly related to their area of work.



The following areas of Administration were engaged as part of this review process:

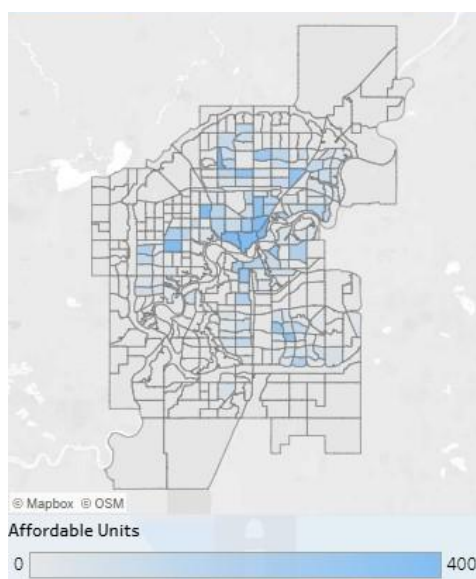
- Social Development: Affordable Housing and Homelessness
- Social Development: Housing Action Team
- Social Development: Indigenous Relations
- Real Estate : Real Estate and Housing
- Real Estate: Land Development
- Real Estate: Property Sales
- Planning and Environment Services: Planning and Design
- Planning and Environment Services: Transportation Strategies
- Planning and Environment Services: City Plan Project
- Planning and Environment Services: Transportation Planning
- Planning and Environment Services: Environment and Climate Resilience
- Development Services: Planning Coordination
- Development Services: Policy Development
- Development Services: Development and Zoning Services
- Development Services: Development Approvals and Inspections
- Waste services: Technical Services
- Waste services: Business integration
- Waste services: Waste Services
- Service Innovation and Performance
- Community Services: Communications
- Employee and Legal Services: Legal
- Edmonton Transit Services: Transportation Strategies
- Edmonton Transit Services: Planning and Scheduling

## Appendix B: What We Asked

### External Engagement

#### Map Discussion

To prompt conversations, participants were first shown this [map of the city](#), which shows where affordable housing is located in Edmonton. The map shows which neighbourhoods have the most affordable housing units, where the darkest blue neighbourhoods have 400 or more units and the grey ones have 0. This map shows the affordable housing that is funded by all levels of government, so not just City investment. This is because many projects will get funding from multiple sources in order to be successful.



Participants were asked what they noticed about this map, what surprised them about where affordable housing was present and where it was absent. They were also asked:

- What barriers have you experienced developing affordable housing across different areas of the City? and
- What advice would you offer to increase affordable housing in areas where it's limited, to help the City reach its minimum 16% target across all neighbourhoods?

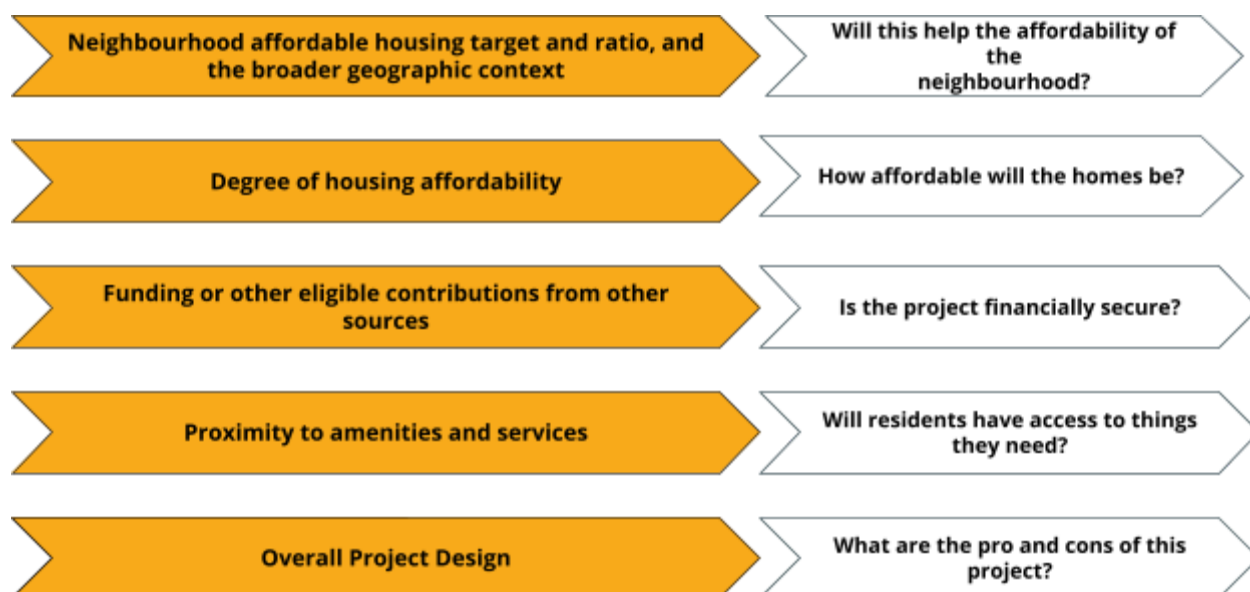
#### Investment Principles

When designing affordable housing programs and making affordable housing investment decisions, the City of Edmonton considers the following guiding principles when assessing applications for affordable housing developments:



### Investment Guidelines

The City of Edmonton also considers many factors when prioritizing eligible funding applications from external organizations for affordable housing developments and when making decisions regarding the acquisition or disposition of eligible surplus land or buildings for the purposes of enabling the provision of affordable housing. These include:



For both the Principles and the Investment Guidelines contained in the policy, participants were asked:

- Seeing these Principles and Guidelines as they are, is there anything you would suggest adding, changing or removing?
  - If so, what are some reasons for suggesting these changes?
  - If not, what is important to you about the principles or guidelines as they're currently written?

## Lived and Living Experience Engagement

Lived and living experience involves the intimate knowledge of a topic through the experience of living it through one's day to day life. This experience is different from professional experience that is often gained through employment, formal education and/or training. The public engagement approach for people with lived and lived experience in early 2025 was therefore different from the design and delivery of the fall 2024 external engagement. The lived and living experience engagement was guided by [The Soulful City](#), which are stories of collective well-being and highlights the need for being people-centered and inclusive.

While sharing food and meals, people currently living in affordable housing buildings, and ones that had been built through the programs governed by the Affordable Housing Investment Guidelines, were invited to share:

- What is the best, or your favourite thing about living in this building?
- What are the most challenging aspects of living in this building?
- If you could remake this building in a way that suited you and your needs better, what would it look like?

## Internal Engagement

Due to greater familiarity with City administrative processes and the Affordable Housing Investment Guidelines, internal engagement was conducted through semi-structured interviews. The perspectives of other business areas were needed to ensure any potential amendments do not create unintended consequences. Furthermore internal engagement provided an opportunity to directly address community concerns regarding affordable housing development barriers and further understand how these concerns can be addressed.

Meetings were structured with the presentation of the Affordable Housing Investment Guidelines followed by a discussion of the following:

- What is your experience with the Affordable Housing Investment Guidelines?
- Are there any plans, programs or initiatives that impact this policy review?
- How would you adapt this policy?
- What is your response to the feedback we received in external engagement so far?