

# AFFORDABLE HOUSING BACKGROUNDER

This backgrounder was prepared by the City of Edmonton in November 2015 to support community conversations regarding the non-market housing investment pause.

## What is non-market housing and affordable housing?

Non-market housing is generally defined as housing that is operated and funded or created through direct government subsidies and includes different categories of housing based on the associated services needed by the clients.

Non-market housing is further segmented into different categories of which Affordable Housing is one. Affordable housing is rental or ownership housing that requires government money to build or operate. Affordable housing 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.

The housing spectrum below shows the range of housing options available to households of all income levels.

## HOUSING SPECTRUM

		Non-Market Housing				Market Housing		
		Short-Term Accommodation		Affordable Housing				
category		Shelter Spaces	Transitional Accommodation	Supportive Housing	Supported Housing	Independent-Living Affordable Housing	Market Affordable Housing	Pure Market Housing
examples		Emergency shelters, Domestic violence shelters	Accommodation for people in transition (e.g. leaving hospital, addictions treatment)	Seniors’ Lodges, Assisted Living and Enhanced Living Facilities	Seniors’ Self-Contained Apartments with daily living supports, Housing First	City Cornerstones Developments, Habitat for Humanity, Co-Operative Housing	Private ownership and rental housing attainable for moderate-income households	Private ownership and rental housing

## Where does Edmonton's affordable housing funding come from?

In Edmonton, the majority of funding for affordable housing projects is provided by the Government of Alberta and private financing. The City of Edmonton is considered a "limited funding partner", which means the City provides a relatively small amount of funding for affordable housing.

## What does the City of Edmonton fund?

As of November 2015, the City provides:

- Funding for renovating or creating secondary suites
  - Funding to low-income homeowners for home renovations
  - Capital funding for affordable housing projects. The units in these projects are rented at 85% of average market rent
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## Who lives in City-funded housing units?

Tenants living in City of Edmonton affordable housing projects generally earn between \$25,000 and \$60,000 depending on household size.

Based on a 2012 survey of tenants in City projects:

- 32% were families with children
  - 35% were seniors
  - 29% were non-elderly singles and couples without children
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## Where has the City provided funding?

Since 2005, the City's Cornerstones plans have created more than 3,000 affordable housing units throughout the City.

5% of these units were located in the five neighbourhoods included in the non-market housing investment pause (Alberta Avenue, Central McDougall, Eastwood, McCauley and Queen Mary Park).

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## What are the City of Edmonton's current priorities for the location of affordable housing?

The City of Edmonton's current focus is providing affordable housing in all areas of the city. Our current housing programs target housing investments throughout the city, particularly in the city's "established neighbourhoods". These programs include the Surplus School Site programs and the Secondary Suites grant programs.

The City of Edmonton's policy framework also supports this direction. Goal #1 of the City's [Affordable Housing Strategy](#) (2016-2025) prioritizes increasing "the supply of affordable housing in all areas of the city". The Way We Grow also directs the City to "meet a wide range of affordable housing needs in all areas of the city with a focus on LRT stations and transit centres".

### For more information

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The logo for the City of Edmonton, featuring the word "Edmonton" in a white, stylized font on a dark blue background.