



Maa'too'maa'taapii Aoko'iyii'piaya

Indigenous Housing Funding Program Terms of Reference

August 2025

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Background

The City of Calgary is launching a new funding program to support Indigenous-led affordable housing initiatives in Calgary. Maa'too'maa'taapii Aoko'iyii'piaya, which loosely translates to “Indigenous Housing” in Blackfoot, will provide two types of funding to support affordable housing projects that are led and developed by Indigenous people for Indigenous people:

- Engagement and Planning Funding
- Housing Development Funding

To ensure equitable access to resources and opportunities for Indigenous communities, The City is committed to providing funding for Indigenous-led housing projects - housing that is designed, delivered, and owned by and for Indigenous Peoples. By making this investment, The City will support Treaty 7 Indigenous nations, Otipemisiwak Métis Government Districts 5 & 6, and Indigenous organizations in Calgary in developing and expanding affordable housing for Indigenous peoples.

Maa'too'maa'taapii Aoko'iyii'piaya is designed to address the unique and urgent housing needs of Indigenous communities, guided by a deep commitment to reconciliation and equity. In this spirit, The City has created this “For Indigenous, By Indigenous” initiative.

Indigenous peoples are significantly overrepresented in housing need and homelessness in Calgary. Despite representing only 3% of the city's population, as many as 30-41% of those experiencing homelessness in Calgary are Indigenous.^{1, 2} In Calgary, it is estimated that approximately 3,800 Indigenous households are in housing need.³ The City of Calgary defines a household as being in need of non-market housing when it earns less than 65% of the median income and spends 30% or more of its household income (before tax) on shelter costs.

Indigenous communities and non-profit organizations have long faced barriers to accessing land and capital, preventing them from creating affordable housing that reflects their cultural needs and

¹ Calgary Homeless Foundation (n.d.), “Causes of Homelessness,” Web. <https://www.calgaryhomeless.com/discover-learn/learn-about-homelessness/homelessness-in-calgary/causes>. Accessed August 19, 2025.

² City of Calgary, 2023 Housing Needs Assessment, Page 15.

³ City of Calgary, 2023 Housing Needs Assessment, Page 25.

values. For generations, Indigenous nations have been systematically under-resourced and under-served by multiple levels of government, contributing to a significant disparity in housing opportunities.^{4, 5, 6, 7}

Indigenous people seeking affordable housing also encounter racism and discrimination from landlords and housing providers.⁸

This program, rooted in the guidance of Elders Advisory Committee, seeks to create safe, culturally responsive, and supportive housing solutions. These housing developments are not just about providing shelter; they foster community, safety, and partnerships support that Indigenous tenants may not find in other affordable housing spaces.

The program's guiding principles emphasize relational alignment—taking meaningful action that challenges the status quo, reallocates resources, and prioritizes equity over equality. Corporate alignment with *Home is Here: The City of Calgary's Housing Strategy 2024-2030* and the Ways Forward: Affordable Housing for Indigenous Calgarians Through a Holistic Plan (CD2023-023) further strengthens the City's commitment to a more inclusive and supportive housing landscape for Indigenous peoples.

By supporting housing solutions led by Indigenous people, the City of Calgary is not just responding to immediate needs, but is actively contributing to a long-term, systemic shift that values Indigenous leadership, culture, and self-determination in the creation of housing. This initiative is a step towards real and lasting change, one that provides the foundation for Indigenous people to thrive in their own homes.

About the name

“Maa'too'maa'taapii Aoko'iyii'piaya” is the Blackfoot name for this program.

- Maa'too'maa'taapii - Indigenous First Nation
- Aoko'iyii'piaya – Housing

This name was gifted in ceremony by Blackfoot Elder Jackie Bromley in consultation with other members of the Elders Advisory Committee. The intention of having a Blackfoot name for the program, gifted in ceremony, is to ensure the program begins in a good way and to embody the “For Indigenous, By Indigenous” principle the program is founded on.

Please note that while the program was gifted a Blackfoot name, the program is open to all Treaty 7 First Nations, the Otipemisiwak Métis Government District 5 & 6, and Indigenous organizations as set out in the Terms of Reference.

⁴ Report of the Royal Commission on Aboriginal Peoples (1996), “Volume 3: Gathering Strength,” Page 365-376.

⁵ Auditor General of Canada (2024), “Housing in First Nations Communities.”

⁶ Canada Mortgage and Housing Corporation, “What We Heard Report: Urban, Rural and Northern Indigenous Housing Strategy,” Page 11 – 24.

⁷ Assembly of First Nations (2023), “Closing the Infrastructure Gap by 2030: A collaborative and comprehensive cost estimate identifying the infrastructure investment needs of First Nations in Canada.”

⁸ Aboriginal Standing Committee on Housing and Homelessness, “Identifying the Foundations: Cultural Perspectives and Solutions for Indigenous Housing in Calgary,” Page 30-33, 50-51, 56-59.

About the graphic



The logo for the program includes a feather, a sweetgrass braid, the four directions and the silhouette of Calgary.

- The feather signifies truth, honesty, and wisdom.
- The four directions signify all the different Indigenous nations and Indigenous Peoples included in this program.
- The different colors on the feather signify the different components of housing needed, and that there cannot be a “one size fits all” approach.
- The sweetgrass braid signifies unity and balance.



Funding Streams

Two types of funding are available for Indigenous nations and Indigenous organizations:

Stream 1: Engagement and Planning	Stream 2: Housing Development
 <p>This funding will provide up to \$150,000 over 2 years to eligible organizations for engagement and planning activities related to affordable housing for Indigenous people living in Calgary.</p> <p>This funding is for projects that:</p> <ul style="list-style-type: none"> • Build the capacity of the applicants (Indigenous nations/ Indigenous organizations) to lead the development and management of affordable housing in Calgary; AND/OR, • Engage Elders, Indigenous clients and/or Nation members living in Calgary to identify housing needs to inform future affordable housing developments and programming; AND/OR, • Develop strategies, partnerships, or action plans to support Indigenous-led affordable housing initiatives in Calgary. <p>Successful applicants will be invited to attend a series of workshops, knowledge sharing and networking events organized by The City of Calgary throughout the 2-year funding period.</p> <p>Funding under Stream 1 will be prioritized for Indigenous organizations who serve Indigenous Calgarians and are planning to develop affordable housing in Calgary but are not ready to undertake construction projects.</p> <p>Total funding available under this stream: Approximately \$2M.</p> <p>Please refer to eligibility and evaluation criteria on Pages 10-15 of this document for further information.</p>	 <p>This funding will provide a contribution of up to 40% of eligible capital costs for Indigenous-led affordable housing developments in Calgary.</p> <p>This funding is for projects that:</p> <ul style="list-style-type: none"> • Create new rental units that will be managed by Indigenous nations or Indigenous organizations for Indigenous people living in Calgary. This could be through the acquisition of an existing building, renovations to add new units, or the development of new buildings; AND, • Provide affordable housing to Indigenous Calgarians in housing need for at least 20 years. <p>Please read the application guidelines in full for the application and eligibility criteria.</p> <p>Disbursement of The City's capital contribution will be contingent on the applicant securing 90% of funding required for each stage of the project.</p> <p>Total funding available under this stream: Approximately \$28M.</p> <p>Please refer to eligibility and evaluation criteria on Pages 16-34 of this document for further information.</p>

Applications open August 25, 2025. Initial applications are due by **11:59 p.m. MST on October 3, 2025**.

Applicants will then be provided with feedback on their initial application and will be asked to re-submit a revised application by October 31, 2025.

Eligible organizations can apply to both funding streams. Please note that funds under the Engagement & Planning Stream will be prioritized for Indigenous nations and Indigenous organizations who are not funded under the Housing Development Stream.

Eligible organizations

Who can apply?

This funding is meant to support Indigenous-led projects. There are 2 pathways to determine if your organization is eligible:

Pathway One for eligibility: Indigenous nations and Indigenous Organizations

Indigenous nations and Indigenous organizations as defined below are automatically eligible to apply for funding under this program:

- First Nation Band Councils or Tribal Councils or its delegated authorities in Treaty 7, and the Otipemisiwak Métis Government (Metis Nation of Alberta) Districts 5 & 6 or its delegated authorities (referred to as “Indigenous nations” throughout).
- Non-profit organizations operating in Calgary, registered under the *Societies Act of Alberta*, with a mandate to serve First Nations, Métis, and/or Inuit people in Calgary and where at least 51% of Board members are First Nation, Métis, and/or Inuit (referred to as “Indigenous organizations” throughout).
 - Applicants must provide a list of their Board Members and provide a signed declaration confirming that at least 51% of Board members are First Nations, Métis, and/or Inuit.

If a third-party organization is applying on behalf of an Indigenous nation (e.g. nation-owned company, nation-owned development corporation, nation-owned non-profit organization), you must submit a formal delegation letter from the nation or a Band Council Resolution (BCR) demonstrating that your organization is authorized to act on behalf of the nation.

As this program funds housing projects led and owned by Indigenous nations and Indigenous organizations in Calgary, please note that proposals submitted by consultants will not be considered for funding, unless a representative of the nation provides a formal delegation letter or BCR stating that the consultant is authorized to submit the application and to act on behalf of the nation in the application process.

Pathway Two for eligibility: Other Indigenous-led organizations

Organizations who do not meet the above eligibility criteria may request to meet with the Elders Advisory Committee to explain how their organization is Indigenous-led, provided they meet the following criteria:

- Registered non-profit organizations operating in Calgary with a mandate to serve First Nations, Métis, and/or Inuit people in Calgary.
- The proposed project would serve a specific population of Indigenous Calgarians who the organization currently works with and serves and who do not currently receive the same services or supports from other Indigenous-led organizations in Calgary.
- The organization has First Nation, Métis, and/or Inuit leadership at the executive level for a minimum of 6 months prior to the application deadline.

- The organization is committed to increasing its board representation to at least 51% Indigenous board members within the next 5 years.
- The organization can provide a letter of support or oral support from an Elder.
- The organization has at least one Indigenous board member and provides letters of support from all Indigenous Board members explaining how the organization is Indigenous-led, and how the organization serves Indigenous Calgarians.

Following the meeting with the Elders Advisory Committee, the Elders Advisory Committee in its sole discretion will provide a recommendation on whether the organization is considered to be Indigenous-led within the meaning of this program and can submit an application to the program for consideration. The applicant will then receive an email from program administrators sharing the outcome of the Committee's deliberations.

Those organizations who apply through Pathway One, Indigenous nations and Indigenous organizations where at least 51% of Board members are Indigenous, will be prioritized for funding. This means that applications from Indigenous nations and Indigenous organizations as defined above will be evaluated first. After determinations are made regarding these applications, if there is funding remaining, applications submitted under Pathway Two will be evaluated and considered for funding.

If you have a project that will serve Indigenous people in housing need, but your project is not led and owned by Indigenous nations and organizations as defined above, we also invite you to apply to the [Housing Capital Initiative \(HCI\)](#). Please contact HousingCapitalInitiative@calgary.ca for more information on this program.

If you have questions about your organization's eligibility to apply, please contact the Funding Application Helper (see below).

Need support with your application?

Funding Application Workshop

We strongly encourage all applicants to attend the Funding Application Workshop that will be hosted on September 12th. Contact IndigenousHousing@calgary.ca to register for the Funding Application Workshop.

One-on-One Support

We are available to answer your questions and provide support as you navigate the application process. The Funding Application Helper can answer questions about the application process and/or provide feedback on your application

We encourage you to get in touch with our Funding Application Helper as soon as possible, and **no later than September 19, 2025, to discuss your application.**

Funding Application Helper:

Karin Moen

Project Manager, Maa'too'maa'taapii Aoko'iyii'piaya | Indigenous Housing

E| IndigenousHousing@calgary.ca T| 403.618.2457



Stream 1: Engagement & Planning

Application Guidelines

Engagement & Planning Funding can provide up to \$150,000 over two years to eligible organizations for engagement and planning activities related to affordable housing for Indigenous people in Calgary.

Eligible projects & costs

This funding is for projects and initiatives that meet at least one of the following eligibility criteria:

- ☒ Build the capacity of the applicants (Indigenous nations/ Indigenous organizations) to lead the development and management of affordable housing in Calgary; AND/OR,
- ☒ Engage Elders, Indigenous clients and/or nation members living in Calgary to identify housing needs to inform future affordable housing developments and programming; AND/OR,
- ☒ Develop strategies, partnerships, or action plans to support Indigenous-led affordable housing initiatives in Calgary.

Examples of eligible costs include:

- Salary/wages for project staff for staff working on the project.
- Elder honorarium and ceremonial costs for ceremonies and engagement directly related to the project.
- Professional fees for services directly related to the project.
- Meeting space rental and catering for engagement events directly related to the project.
- Cost of training or professional development related to the development, management, and/or operation of affordable housing in Calgary.
- Cost of feasibility studies for affordable housing projects in Calgary.

The following are examples of eligible projects under Stream 1:

- Building organizational capacity to become more involved in the development and management of affordable housing in Calgary, for example, by hiring a staff member or consultant.
- Conducting engagement with Elders and Indigenous Calgarians to identify the affordable housing needs of Indigenous Calgarians, to inform future affordable housing developments and programming.
- Training and professional development for staff related to affordable housing development and management.

Ineligible projects & costs

As this funding is intended to build the capacity of Indigenous nations and Indigenous organizations to develop and manage affordable housing for Indigenous Calgarians, **the following types of projects will not be funded under Stream 1:**

- Capital projects, such as the construction of new residential units, purchase of a residential building, or renovation of an existing building. If you have a capital project, we encourage you to apply to Stream 2, as applicants may submit to both streams.
- Providing rental subsidies.
- Projects that are not led by Indigenous nations, Indigenous non-profit organizations or organizations considered to be Indigenous-led by the Elders Advisory Committee.
- Projects that will not build the capacity of the applicant to develop, manage, and/or operate affordable housing for Indigenous Calgarians in housing need; will not support the identification of affordable housing needs of Indigenous Calgarians to inform future affordable housing developments and programming; or will not create strategies, partnerships or action plans to support Indigenous-led affordable housing initiatives in Calgary.

Examples of ineligible costs include:

- Building maintenance and repairs.
- Ongoing core operations.
- Activities related to developing and delivering housing outside of Calgary (including housing on-reserve).
- Activities not related to affordable housing for Indigenous Calgarians in housing need.
- Activities for which the applicant has already received funding from another program, including but not limited to the Housing Incentive Program (HIP).

Administrative costs will be capped at 10% of the funds requested. Please note that the total amount of funds requested, including administrative costs, cannot exceed the funding limit of \$75,000 per year.

Prioritization

This funding is intended for Indigenous nations and Indigenous organizations who are planning to develop and/or manage affordable housing in Calgary but are not yet ready to undertake construction projects.

Projects led by Indigenous non-profit organizations outside of Calgary may be considered for funding on a case-by-case basis; however, applications submitted by Indigenous non-profit organizations currently operating in Calgary and serving Indigenous Calgarians will be considered for funding first.

How much funding can I apply for?

Applicants are invited to apply for up to \$75,000 per year (including Administration costs) for a maximum of 2 years.

Eligible applicants may submit a maximum of two projects per nation or organization for consideration under Stream 1.

Funds must be spent by December 31, 2027.

How to apply

What you need to submit

All applicants must submit:

- ☒ Expression of Interest Form.

Indigenous organizations must also submit:

- ☒ A list of Board members.
- ☒ A signed declaration confirming that at least 51% of Board members are First Nations, Métis, and/or Inuit.

Other Indigenous-led organizations (approved by the Elders Advisory Committee to apply to the program) must also submit:

- ☒ A copy of the email received from program administrators sharing the outcome of the Committee's deliberations, indicating that the applicant is approved to apply for the program.

Third-party organizations must also submit:

- ☒ Delegation letter or Band Council Resolution (BCR) from the Indigenous nation or Indigenous government you are acting on behalf of.

Expressions of Interest must be submitted by **11:59 p.m. MST on October 3, 2025**

What happens after we submit the Expression of Interest?

1. After you submit your expression of interest, you will be contacted by a City of Calgary staff member to discuss your application.
2. Applicants screened through to the next stage will be asked to submit a budget and workplan.
3. Budgets will be reviewed, and approved applicants will be invited to sign a Funding Agreement to confirm funding.

Eligibility Criteria

Applicant	Eligibility
<p>Is the applicant a</p> <p>a) First Nation Band Councils or Tribal Councils or its delegated authorities in Treaty 7, and the Otipemisiwak Métis Government (Metis Nation of Alberta) Districts 5 & 6 or its delegated authorities (referred to as “Indigenous nations” throughout);</p> <p>b) Indigenous not-for-profit organizations or groups operating in Calgary with a mandate to serve First Nations, Métis and/or Inuit people in Calgary and where at least 51% of Board members are Indigenous (referred to as “Indigenous organizations” throughout);</p> <p>c) Approved applicant per the Elders Advisory Committee.</p>	<p>If yes - eligible</p> <p>If no - not eligible</p>

Project	Eligibility
<p>Will the project accomplish one of the following:</p> <ul style="list-style-type: none"> • Build the capacity of the applicants (Indigenous nations/ Indigenous organizations) to lead the development and management of affordable housing in Calgary. • Engage Elders, Indigenous clients and/or nation members living in Calgary to identify housing needs to inform future affordable housing developments and programming. • Develop strategies, partnerships, or action plans to support Indigenous-led affordable housing initiatives in Calgary. 	<p>If yes - eligible</p> <p>If no - not eligible</p>

Evaluation Criteria

For each of the evaluation criteria listed below a 4-point scoring system will be used.

4-point scoring system
0 - does not meet objectives
1 - deficiencies noted in meeting objectives
2 - somewhat meets objectives
3 - mostly meets objectives
4 - fully meets objectives

Evaluation Criteria - Funding Objectives	Points	Weight	Final Score
Budget The budget is clear and reasonable and aligns with the proposed activities in the project.	4	3.75	15
Need The organization has demonstrated a need to undertake one or more of the following activities: <ul style="list-style-type: none"> • Build the capacity of the applicants (Indigenous nations/ Indigenous organizations) to lead the development and management of affordable housing in Calgary. • Engage Elders, Indigenous clients and/or nation members living in Calgary to identify housing needs to inform future affordable housing developments and programming. • Develop strategies, partnerships, or action plans to support Indigenous-led affordable housing initiatives in Calgary. 	4	3.75	15
Future Development The project is likely to contribute to future Indigenous-led development and/or management of affordable housing for Indigenous people in Calgary.	4	3.75	15

Total points available: 45

When will decisions be made?

We anticipate final decisions regarding Stream 1: Engagement and Planning Funding being made by early 2026. Timelines may be subject to change based on the number of applications received.

Awarding of funds will be subject to funding availability. Total funding for successful projects under Stream 1 is approximately \$2M.

Successful applicants will be required to enter into a funding agreement with The City, and to submit an annual progress report on the project for Year One, and a final project report in Year Two for projects with multi-year funding.

Reporting

Successful applicants will be required to report on the matters listed below, and as required by the applicable funding agreements. Failure to continue regular reporting in accordance with the applicable agreement(s) could result in an event of default and potential termination of the agreement(s), including repayment of all or a portion of the funds.

Annual Progress Report

An Annual Progress Report will be due within 45 days of the end of the first year of funding. A template will be provided that includes the following:

- Financial breakdown of funds used.
- List of partners involved.
- Outcome and output measurements.

Final Report

A Final Report will be due within 60 days of the end of the project term. A template will be provided that includes the following:

- Financial breakdown of funds used.
- List of partners involved.
- Outcome and output measurements.
- Participant spotlight stories and lessons learned.
- Participant survey

Interim updates

Less formal project updates (i.e., email update or phone call) may be requested by The City during the project term.

Unspent Funds

Any unused funds or incomplete projects by the project end date must be returned back to The City.

Stream 2: Housing Development

Application Guidelines

This Stream can provide funding of up to 40% of eligible capital costs for Indigenous-led affordable housing developments in Calgary (subject to funding limitations and availability). Please note that funding for this Stream is approximately \$28M across all successful projects. While \$28M is the maximum possible amount of funding an applicant can apply for under Stream 2, given the significant demand for this program, applicants are encouraged (but not required) to limit funding requests to no more than \$12M per project.

This funding is for projects that will create new rental units that will be managed by Indigenous nations or Indigenous organizations for Indigenous people living in Calgary and will provide affordable housing to Indigenous Calgarians in housing need for at least 20 years.

Please note that this program does not provide any operational funding to sustain or maintain the project once it is complete.

What are the application requirements?

Applications must meet the following criteria to apply:

- Applications must be submitted by an eligible organization (see Pages 8-9).
- Projects must provide affordable housing to Indigenous people in housing need in Calgary (Page 16-19).
- Project must meet minimum accessibility requirements (see Page 20).
- Projects must be situated within City limits (see Page 21).

Affordability requirements (non-market units)

This program provides funding to support non-market housing developments for Indigenous Calgarians in housing need. The City of Calgary identifies a household as in need of affordable housing when it earns less than 65 per cent of the Calgary area median income and spends more than 30 per cent of its gross income on shelter costs.

For the purposes of this funding program, The City considers a unit to be non-market if monthly rents are at or below 90% of the Median Market Rent (MMR) for Calgary. Median Market Rent means the Median Rent calculated by the Canada Mortgage and Housing Corporation (CMHC) in the Rental Market Survey, published annually in December.

Maximum Permissible Rent for Non-Market Units

The Median Market Rent in Calgary and the corresponding maximum rent permitted for non-market units under this funding program are as follows, based on unit type:

TABLE 1: MAXIMUM PERMISSIBLE RENT FOR NON-MARKET UNITS

Number of Bedrooms	Median Market Rent for Calgary, census subdivision (October 2024) ⁹	90% of Median Market Rent (maximum rent permitted for non-market units)
Bachelor/ Studio	\$ 1,300.00	\$1,170.00
1 Bedroom	\$ 1,560.00	\$1,404.00
2 Bedroom	\$ 1,845.00	\$1,660.50
3+ Bedroom	\$ 2,295.00	\$2,065.50

The maximum rent that can be charged for each individual non-market unit is listed below by unit type for reference:

- Bachelor/ studio units (no bedrooms) may not be rented higher than \$1,170/ month.
- 1-bedroom units may not be rented higher than \$1,404/month.
- 2-bedroom units may not be rented higher than \$1,660.50 /month.
- 3+ bedroom units may not be rented higher than \$2,065.50/ month.

The Median Market Rent is updated by CMHC regularly (typically, annually). Housing Agreements signed by successful applicants will set the maximum permitted rent for non-market units based on 90% of the latest Median Market Rent figures from CMHC.

Please note that the above noted rents do not necessarily provide the deep level of affordability that many Indigenous Calgarians in housing need require. These are simply the maximum rents that may be charged for an affordable unit under this program. This also allows applicants to operate on a mixed income model for affordable units, providing rents set at varying rates depending on tenant income.

Below are some examples to consider when determining the rents for your project:

- Over 80% of Indigenous households in Calgary in core housing need are very low income (with an income less than \$19,800 per year, or less than \$1,650 per month, before taxes. Rents would need to be **less than \$495 per month** to be affordable for the majority of Indigenous households in core housing need.¹⁰
- The Government of Alberta's Barriers to Full Employment (BFE) program provides a core shelter allowance of **\$676 per month** for a single adult and 3 children in private housing.¹¹
- In 2020, the median income of Indigenous people living in Calgary was \$38,800, or \$3,233 per month, before taxes.¹² Rents of **\$970 per month** or less would be needed for housing to be affordable for this demographic.

⁹ Canada Mortgage and Housing Corporation, 2024. Rental Market Survey, Calgary, Median Rent. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.3&GeographyId=0140&GeographyTypeId=3&DisplayAs=Table&GeographyName=Calgary#Total>.

¹⁰ Housing Assessment Resource Tools (HART), "Percentage of Indigenous Households in Core Housing Need, by Income Category, 2021, Calgary CY (CSD, AL)." <https://hart.ubc.ca/housing-needs-assessment-tool/>.

¹¹ Government of Alberta, 2025. "Financial Benefits Summary."

¹² Statistics Canada. Census Profile 2021. Please note that the median income of Indigenous people living in Calgary is different than the median household income for Indigenous households in Calgary.

We encourage applicants to charge rents that will provide the affordability that Indigenous Calgarians need while also supporting the building's operational needs in the long-term (over the next 20 to 40+ years). The City recognizes that Indigenous nations and Indigenous organizations serving Indigenous people in Calgary are best positioned to understand what is affordable for Indigenous Calgarians in housing need.

Average rent for non-market units

The average rent for non-market units cannot exceed the maximum permitted average rent for non-market units.

TABLE 2: CALCULATING THE MAXIMUM PERMITTED AVERAGE RENT FOR NON-MARKET UNITS

Median Indigenous Household Income (annual before-tax income) From the 2021 Census of Population, Calgary (Census subdivision)	\$ 89,000.00
65% of Median Indigenous Household Income (Median Indigenous Household Income * 0.65)	\$ 57,850.00
Maximum Permitted Average Rent (annual) (Median Indigenous Household Income * 0.65 * 0.30)	\$ 17,355.00
Maximum Permitted Average Rent (monthly) (Median Indigenous Household Income * 0.65 * 0.30) ÷ 12 months	\$ 1,446.25

The Median Indigenous Household Income is updated with each federal census. The Housing Agreement signed by successful applicants will specify that the average annual rent for non-market units cannot exceed 30% of 65% of the annual Median Indigenous Household Income in Calgary.

For the 2025 program intake, the average rent for projects submitted under this program cannot exceed \$1,446.25 (based on the Median Indigenous Household Income for Calgary from the 2021 federal Census of Population).

Projects that provide deeper affordability or rent geared to income will be prioritized. Points will be awarded based on the average rent across all non-market units in the project. The table below outlines the points that will be awarded based on the various rent rates below the maximum permitted rent.

$$\text{Average Rent} = \left[(\text{Rent Studio} \times \text{Number of Studio Units}) + (\text{Rent 1 Br} \times \text{Number of 1 Br Units}) + (\text{Rent 2 Br} \times \text{Number of 2 Br Units}) \dots \right] \div \text{Total Number of Units}$$

TABLE 3: POINTS AWARDED BASED ON AVERAGE RENT

Points Awarded Based on Average Rent (non-market units)		
Points Awarded (2025 Intake)	Max	Min
0	\$ 1,446.25	
2	\$ 1,446.24	\$ 1,373.94
4	\$ 1,373.93	\$ 1,301.63
6	\$ 1,301.62	\$ 1,229.31
8	\$ 1,229.30	\$ 1,157.00
10	\$ 1,156.99	\$ 1,084.69

Points Awarded Based on Average Rent (non-market units)		
Points Awarded (2025 Intake)	Max	Min
12	\$ 1,084.68	\$ 1,012.38
14	\$ 1,012.37	\$ 940.06
16	\$ 940.05	\$ 867.75
18	\$ 867.74	\$ 795.44
20	\$ 795.43	\$ 723.13
22	\$ 723.12	\$ 650.81
24	\$ 650.80	\$ 578.50
26	\$ 578.49	\$ 506.19
28	\$ 506.18	\$ 433.88
30	\$ 433.87 or less	

Mixed-market development

Projects that use a mixed-market model can be funded under this program, provided at least 50% of the total units are affordable as defined above. The intention of using a mixed-market model is to use the rents generated by market units to cross-subsidize more affordable rents in the non-market (affordable) units. Mixed-market projects will be required to make a commitment that a minimum of 50% of units will be affordable for a period of 35 years, and that all revenues generated by the building's market units will be re-invested into the operation, subsidization and/or development of affordable housing for Indigenous Calgarians over that period.

Percentage of total units that are non-market

The percentage of total units in the project that are non-market will be calculated based on the number of units with rents at or below 90% of MMR (based on unit type as identified above), divided by the total number of residential units in the building.

TABLE 4: POINTS AWARDED BASED ON PERCENTAGE OF TOTAL UNITS

Points Awarded	Percentage of total units with rent at or below 90% MMR	
	Max	Min
0	50%	
2	51%	55%
4	56%	60%
6	61%	65%
8	66%	70%
10	71%	75%
12	76%	80%
14	81%	85%
16	86%	90%
18	91%	95%
20	96%	100%

Term

The term refers to the period of time for which the applicant guarantees the affordability of non-market units. Successful applicants will be required to enter into a housing agreement with The City to guarantee the affordability of the units for a minimum of 20 years for projects where 100% of units are non-market, and 35 years for mixed-market projects. Applicants will be awarded points based on the period of time for which their project will provide non-market housing to Indigenous people in Calgary.

TABLE 5: POINTS AWARDED BASED ON TERM

Term	Points awarded by project type and term	
	Projects where 100% of units are non-market	Mixed-market projects
20 years	0 points	Not permissible
21-25 years	3 points	
26-30 years	9 points	
31-35 years	12 points	
36-40 years	15 points	10 points
Lifetime of building		15 points

Note on use of commercial spaces

Up to 30% of the square footage for your project may be for commercial space (for example, retail space or offices). Commercial spaces may provide revenue streams to support the long-term sustainability of your project.

All revenues generated by the building's commercial spaces during the term of the agreement must be re-invested into the operation, subsidization, and/or development of affordable housing for Indigenous Calgarians.

Accessibility requirements

City Council's Advisory Committee on Accessibility supports integrating universal design into new developments and projects so that environments are usable, functional, and accessible to everyone. An inclusive society is one in which every citizen is welcome to participate in all aspects of everyday life in the community. To be inclusive, the built environment must be accessible to all citizens.

Given Council's support, and the demonstrated need for housing that is accessible, the minimum accessibility criteria required for all proposed projects are the following:

- Access to the building from the exterior by a barrier-free path of travel.
- Movement throughout the interior of the building by a barrier-free path of travel.
- All common areas within and on the property shall be barrier-free.
- A minimum of 10 % of the units must be accessible (as defined by the Safety Codes Council of Alberta) for new construction or conversion projects.

Exemptions may be provided on a case-by-case basis for existing buildings that cannot reasonably accommodate the minimum accessibility criteria.

Please refer to the Government of Alberta's Accessibility Design Guide (2024) for further information on accessibility: <https://open.alberta.ca/publications/accessibility-design-guide>.

Project location & land ownership

Projects must be situated **within City limits**, on:

- land owned by the applicant; or,
- land the applicant intends to purchase.

Other considerations

The following are not requirements for projects to be funded, but considerations that will lead to projects receiving additional points in the evaluation. Please see the evaluation table on page 30 for further information on how points will be awarded for these considerations.

Capital funding plan

Applicants must demonstrate a clear commitment and plan to secure 100% of the funds required for the project. This could be through a combination of provincial and federal funding, or other funding sources such as own-source revenues or loans.

Please note that disbursement of funds to successful applicants will be contingent upon the applicant securing a minimum of 90% of the funds required for the project at each stage.

Please see Page 31-32 for more information on the requirements for the disbursement of funds.

Supports and services

Applicants are asked to explain what services and supports will be provided for tenants/residents and what space will be used for these services and supports. This could include but is not limited to ceremonial spaces (indoor or outdoor), gathering spaces (indoor or outdoor), a communal kitchen, meeting rooms, childcare space or a social service office.

Projects that provide dedicated space for on-site supports, programs and services to residents that promote housing stability may receive up to 10 additional points in the evaluation.

Priority populations

Projects that provide housing to Indigenous women and girls, youth, 2SLGBTQ+ people or Indigenous Elders as the primary target population may receive up to 10 additional points in the evaluation.

Long-term sustainability

Applicants are encouraged to consider the operation of their project in the long term (20+ years) and will be required to explain how you plan to sustain project operations in the long term. We recognize that this may be challenging for organizations and projects that rely on grants and contributions to fund their operations. Projects where the applicant clearly explains how long-term operations will be sustained and demonstrate a balanced or net positive operating income may receive up to 15 additional points in the evaluation.

What types of projects can be funded under Stream 2?

Projects that can be funded under Stream 2 include:

- Construction of new residential units that will provide affordable housing to Indigenous people in housing need in Calgary.

- Purchase of an existing residential building not already providing affordable housing to Indigenous people or not currently owned by an Indigenous nation or Indigenous organization.
- Purchase of a residential building that does not currently provide affordable housing to Indigenous tenants.
- Renovation of an existing building resulting in the creation of additional rental units.

Eligible costs and expenses include:

Hard costs	Soft costs (up to 18% of hard costs)
<p>“Hard costs” means the cost of building & construction.</p> <p>Examples of hard costs:</p> <ul style="list-style-type: none"> ○ Land acquisition specifically for the project. ○ Development costs such as site grading, remediation work, levies, utility upgrades. ○ Construction costs (materials, labor, equipment). ○ Purchase and renovation of existing units not already providing affordable housing. ○ Conversion of non-residential space to residential units. ○ Site improvements adjacent to existing, or proposed affordable housing, such as landscaping, and/or the additions of ceremonial, and other cultural spaces. 	<p>“Soft costs” means costs that are indirectly related to building & construction, such as hiring an architect to draw up plans. Soft costs for affordable housing developments generally relate to consulting and legal fees.</p> <p>Examples of soft costs:</p> <ul style="list-style-type: none"> ○ Architectural consulting fees. ○ Project management. ○ Environmental studies. ○ Site surveys. ○ Legal fees. ○ Engagement costs for meetings with Elders and community members throughout the project.

Ineligible costs and expenses include:

- Construction costs for work not related to the project.
- Costs incurred before the funding agreement date.
- Costs incurred after an occupancy permit has been issued.

What types of projects will not be funded?

The following types of projects are **not eligible** for funding under Stream 2:

- Projects that do not create net new units of non-market housing for Indigenous Calgarians.
- Operational funding such as funding for programming, maintenance, and salaries.
- Development of market housing, where more than 50% of units are rented at more than 90% of MMR.
- Construction of housing that will provide units rented at less than 90% of MMR for a period of less than 20 years.
- Providing rental subsidies.
- Projects that are not owned & led by Indigenous nations or Indigenous organizations.

- Projects that will not serve Indigenous people living in Calgary in housing need. The City of Calgary identifies a household as in need of affordable housing when it earns less than 65 per cent of the Calgary area median income and spends more than 30 per cent of its gross income on shelter costs.
- Projects that have received funding from The City's Housing Capital Initiative (HCI).

How much funding can my project apply for?

Eligible projects can apply for up to 40% of total eligible capital costs for their project, subject to funding availability. The City may, at its sole discretion, elect to provide funding of less than 40% of eligible capital costs. While \$28M is the maximum possible amount of funding an applicant can apply for under Stream 2, given the significant demand for this program, applicants are encouraged (but not required) to limit funding requests to no more than \$12M per project.

What is included in eligible capital costs?

Eligible capital project costs include:

- Land acquisition (including purchase of land and existing buildings).
- Architectural consulting fees.
- Construction material and labor for new units, or the purchase and renovation of existing units and the conversion of non-residential space to residential units.
- Demolition of units for reconstruction.
- Appraisal, geotechnical testing, building condition assessments, and legal fees as needed
- Insurance and bonding.
- Required professional reports.
- Site improvements such as landscaping.

Can this funding be stacked with other government funding?

Contributions from The City of Calgary

- Applicants who have been awarded a parcel of land through the Non-Market Land Sale Program (NMLS) are able to apply for funding under Stream 2.
- Funds awarded through the Housing Incentive Program (HIP) can be stacked with Maa'too'maa'taapii Aoko'iyii'piaya and will not be included in the 40% calculation.
- Funds awarded through the Housing Capital Initiative (HCI) cannot be stacked with Maa'too'maa'taapii Aoko'iyii'piaya. If a project has already received HCI funding, the project is not eligible to apply for Stream 2 of this program. Please note that a single applicant can submit a project to both this program and HCI but cannot receive funding for the same project from both programs.

Contributions from the provincial and federal governments

- For more information on funding from the Government of Alberta to support affordable housing development, please visit:
 - <https://www.alberta.ca/indigenous-housing-capital-program>.
 - <https://www.alberta.ca/affordable-housing-partnership-program>.
- For more information on funding from the Government of Canada to support affordable housing development, please visit: <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs>.

How to apply

Organizations must submit an initial application by October 3, 2025, and a final application by October 31, 2025, to be considered.

An information session will be held on August 25, 2025, to address any questions applicants may have. A funding application workshop will be held in September to provide applicants with examples of potential projects and answer questions. You can also schedule a one-on-one application support session with our Funding Application Helper.

Eligible organizations and projects will be asked to deliver an oral presentation (in-person or virtual). Eligible applicants will be contacted to arrange presentations.

Applicants that are not screened through to the next stage will be contacted to set up an in-person or virtual meeting to discuss future options for project support.

Applicants' written submission will be evaluated by a panel of four City staff. Evaluations of written submissions will be informed by the written materials submitted by the applicant, any supplementary information gathered from the applicant, and the oral presentation.

What you need to submit

All applicants must submit:

- ☒ Application form.
- ☒ Financial statements for the last 3 years (audited if available).
 - If providing financial statements would pose a barrier to your nation or organization applying, please contact us to discuss.
- ☒ For new construction, conversions, renovations or retrofits, an Order of Magnitude Class 5 project budget or a Class D estimate prepared by a cost consultant or contractor outlining estimated capital costs of the project. Line items in these estimates should include land/building cost, hard costs, soft costs, and contingency.

Indigenous organizations must also submit:

- ☒ A list of Board members.
- ☒ A signed declaration confirming that at least 51% of Board members are First Nations, Métis, and/or Inuit.

Other Indigenous-led organizations (approved by the Elders Advisory Committee to apply to the program) must also submit:

- ☒ A copy of the email received from program administrators sharing the outcome of the Committee's deliberations, indicating that the applicant is approved to apply for the program.

Third-party organizations must also submit:

- ☒ Delegation letter or Band Council Resolution (BCR) from the Indigenous nation or Indigenous government you are acting on behalf of.

Please note that you may also be asked to provide land ownership information or additional governance documentation during the review process, such as a certificate of incorporation, organizational policies, etc.

Filling out the application form

In the application form, we ask several detailed questions pertaining to your project, including estimated cost, operating expenses and funding sources.

You will need the following information to fill out the application form:

- Address of the proposed project (“Project Location”).
- Type of housing project (new construction; conversion to residential; purchase of existing building; renovation or addition; rehabilitation of abandoned building; etc.).
- Land ownership for project address (who owns the land the project will be located on).
- Who is this project for? Who will live there once complete?
- How will residents be identified? For example, client referral from services provided by your organization.
- How does your project meet the needs of future residents?
- What programs, services and supports will be offered to residents?
- What individuals, companies (consultants and contractors), and partner organizations will be working on the project? (“Project Team”).
- Number of studios, 1 bedroom, 2-bedroom, 3+ bedroom units the proposed project will have.
- Average square footage of each unit type.
- Monthly rent for each unit (what you will charge the tenants).
- How many units will be accessible?
- What, if any, services and supports and programming will be available on-site for residents?
- What, if any, spaces will provide services & supports in the building, as well as any communal spaces?
- What funding you have already secured for the project, and what funding you plan to apply for.
- Monthly revenues.
- How you plan to sustain project operations over the long term (20+ years).

Proforma (optional)

Applicants are not required to complete a proforma to apply. However, using a proforma could be useful when planning your project to better understand revenues and operating costs. If you have completed a proforma for your project, please include it when submitting your application.

Questions about the application form?

If you have any questions about the application or require any assistance in filling it out, please contact the Funding Application Helper at IndigenousHousing@calgary.ca.

Submitting your application

Initial applications must be submitted by email to IndigenousHousing@calgary.ca by **11:59 p.m. MST on October 3, 2025**. City staff will review initial applications and provide comments, questions and requests for clarification. This will allow applicants to adjust their final submission.

Final applications must be submitted by email to IndigenousHousing@calgary.ca by **11:59 p.m. MST on October 31, 2025**. Late or incomplete final applications will not be considered for funding.

How will my application be evaluated?

Final Submission Deadline: 11:59 p.m., October 31, 2025.

1. Applications will be screened for eligibility (eligible organizations and project types). Projects must be led by an Indigenous nation or Indigenous organization, the project must provide affordable housing to Indigenous people, and the project location must be in Calgary. If evaluators have any questions about your application, you will have an opportunity to provide clarifications during the oral presentation component.
2. Information submitted by the applicant will be used by City staff to generate a proforma (a tool used to assess the financial feasibility of an affordable housing project). If the proforma shows a net negative operating cost, the applicant will be contacted to discuss, and the applicant may be asked to identify specific measures that will be taken to ensure the long-term feasibility of the project.
3. Eligible applicants will be contacted to schedule an oral presentation (in-person or virtual) to the evaluation panel. The oral presentation will provide an opportunity for applicants to tell the story of their proposed project, and for evaluators to ask questions or seek clarification on the application prior to making an assessment. We anticipate holding oral presentations 1-2 weeks following the final application deadline.
4. Following oral presentations, eligible applications will be evaluated by City staff based on the information provided in the application form, supporting documents, and oral presentation.
5. City staff will meet with the Elders Advisory Committee to discuss recommendations and identify next steps. Two-eyed seeing will be employed to bridge Indigenous and Western ways of knowing and to inform funding decisions. Final decisions will be made by the Chief Housing Office in consultation with the Elders Advisory Committee.
6. All applicants will be contacted, and in-person or virtual meetings will be offered to discuss the results of your application.

Eligibility Criteria

Applicant	Eligibility
<p>Is the applicant a</p> <p>a) First Nation Band Councils or Tribal Councils or its delegated authorities in Treaty 7, and the Otipemisiwak Métis Government (Metis Nation of Alberta) Districts 5 & 6 or its delegated authorities (referred to as “Indigenous nations” throughout); or</p> <p>b) Indigenous not-for-profit organizations or groups operating in Calgary with a mandate to serve First Nations, Métis and/or Inuit people in Calgary and where at least 51% of Board members are Indigenous (referred to as “Indigenous organizations” throughout).</p> <p>c) Approved applicant per the Elders Advisory Committee.</p>	<p>If yes - eligible</p> <p>If no - not eligible</p>

Project	Eligibility
Will the project create new rental units that will be managed by Indigenous nations or Indigenous organizations for Indigenous people living in Calgary?	<p>If yes - eligible</p> <p>If no - not eligible</p>
Will the project provide affordable housing to Indigenous Calgarians in housing need for at least 20 years? The City of Calgary identifies a household as in need of affordable housing when it earns less than 65 per cent of the Calgary area median income and spends more than 30 per cent of its gross income on shelter costs.	<p>If yes - eligible</p> <p>If no - not eligible</p>
Will a minimum of 50% of the units be non-market?	<p>If yes – eligible</p> <p>If no – not eligible</p>

Location	Eligibility
Is the project situated within City limits?	<p>If yes - eligible</p> <p>If no - not eligible</p>

Affordability (for non-market units)	Eligibility
Is rent for bachelor/ studio units equal to or less than \$1,170.00/month?	<p>If yes - eligible</p> <p>If no - not eligible</p>
Is rent for 1-bedroom units equal to or less than \$1,404.00/month?	<p>If yes - eligible</p> <p>If no - not eligible</p>
Is rent for 2-bedroom units equal to or less than \$1,660.50/month?	<p>If yes - eligible</p> <p>If no - not eligible</p>
Is rent for 3+ bedroom units equal to or less than \$2,065.50/month?	<p>If yes - eligible</p> <p>If no - not eligible</p>

Evaluation Criteria

Affordability (65 points)

Evaluation Criteria - Affordability	Points available
<p>Average Rent (non-market units) Affordability is calculated based on the average rent, and where the average rent falls in relation to the maximum average rent permitted for non-market units (\$1,446.25). Projects that provide deeper affordability will receive higher scores, per the table below ("Points Awarded Based on Average Rent (non-market units)."</p> $\text{Average Rent} = \frac{(\text{Rent Studio} \times \text{Number of Studio Units}) + (\text{Rent 1 Br} \times \text{Number of 1 Br Units}) + (\text{Rent 2 Br} \times \text{Number of 2 Br Units}) [\dots]}{\text{Total Number of NonMarket Units}}$ <p>Please see Table 6 below for more information on how points will be awarded in this category.</p>	30
<p>Percentage (%) of units that are 90% of MMR or below The percentage of total units in the project that are affordable will be calculated based on the number of units with rents below the maximum permitted levels (based on unit type as identified above), divided by the total number of residential units in the building. A minimum of 50% of units must be affordable for the project to be considered for funding. Projects that provide more affordable units will receive more points. Please see Table 7 below for more details on how points will be awarded in this category.</p>	20
<p>Term The "term" refers to the period of time the applicant commits to providing non-market housing to Indigenous people in housing need in Calgary. Points will be awarded based on the term the applicant commits to – projects that commit to a longer term will receive more points. Please see Table 8 below for more information on how points will be awarded in this category.</p>	15

Total possible points for affordability: 65

TABLE 6: POINTS AWARDED BASED ON AVERAGE RENT

Points Awarded Based on Average Rent (non-market units)		
<i>Average Rent for affordable units only</i>		
Points Awarded	Max	Min
0	\$	1,446.25
2	\$ 1,446.24	\$ 1,373.94
4	\$ 1,373.93	\$ 1,301.63
6	\$ 1,301.62	\$ 1,229.31
8	\$ 1,229.30	\$ 1,157.00
10	\$ 1,156.99	\$ 1,084.69
12	\$ 1,084.68	\$ 1,012.38

Points Awarded Based on Average Rent (non-market units)
Average Rent for affordable units only

Points Awarded	Max	Min
14	\$ 1,012.37	\$ 940.06
16	\$ 940.05	\$ 867.75
18	\$ 867.74	\$ 795.44
20	\$ 795.43	\$ 723.13
22	\$ 723.12	\$ 650.81
24	\$ 650.80	\$ 578.50
26	\$ 578.49	\$ 506.19
28	\$ 506.18	\$ 433.88
30	\$ 433.87 or less	

TABLE 7: POINTS AWARDED BASED ON PERCENTAGE OF TOTAL UNITS
Points awarded based on % of total units that are at least 90% of MMR or below
Number of Affordable Units (rents equal to or below 90% of MMR), divided by Total Number of Units

Points Awarded	Max	Min
0	50%	
2	51%	55%
4	56%	60%
6	61%	65%
8	66%	70%
10	71%	75%
12	76%	80%
14	81%	85%
16	86%	90%
18	91%	95%
20	96%	100%

TABLE 8: POINTS AWARDED BASED ON TERM

Term	Points awarded by project type and term	
	Projects where 100% of units are non-market	Mixed-market projects
20 years	0 points	Not permissible
21-25 years	3 points	
26-30 years	9 points	
31-35 years	12 points	0 points
36-40 years	15 points	10 points
Lifetime of building		15 points

Alignment to funding objectives (70 points)

For each of the evaluation criteria listed below a 4-point scoring system will be used.

4-point scoring system
0 - does not meet objectives
1 - deficiencies noted in meeting objectives
2 - somewhat meets objectives
3 - mostly meets objectives
4 - fully meets objectives

Evaluation Criteria - Funding Objectives	Points	Weight	Final Score
Need The applicant has clearly explained how their proposed project meets the needs of future residents (Indigenous people in housing need in Calgary). This could be through unit mix, level of affordability, accessibility, services and supports available, ceremonial and community spaces, etc.	4	3.75	15
Readiness A strong project team is in place to manage the project through the design and construction phases, as well as the capacity to manage and operate the affordable housing project in the long term. For new construction, renovations and/or retrofit projects, the applicant has confirmed or has a firm plan in place to secure a construction manager and a designer (architect) for the project.	4	2.5	10
Long-Term Sustainability Applicant clearly explains how the project will be sustained for the duration of the identified term (a minimum of 35 years for mixed market projects and a minimum of 20 years for all other projects). The applicant's project revenues and operating costs demonstrate a balanced or net positive operating income for the project.	4	3.75	15
Capital Funding Plan The applicant has already applied for or has a clear plan to apply for federal and provincial funding for the project, and/or to seek out other funding sources, including own-source revenues or loans to support the development of the project.	4	2.5	10
Supports and services The project will provide dedicated space for on-site supports, programs, and services to residents to promote housing stability. This could include but is not limited to ceremonial spaces (indoor or outdoor), gathering spaces (indoor or outdoor), a communal kitchen, meeting rooms, childcare space or a social service office.	4	2.5	10
Priority populations Does the project provide affordable housing for Indigenous women and girls, youth, 2SLGBTQ+ people or Indigenous Elders as the primary target population?	4	2.5	10

Total possible points for alignment to funding objectives: 70

Total points possible: 135

When will decisions be made?

We anticipate final decisions being made regarding Stream 2 funding by early 2026. Timelines may be subject to change based on the number of applications received.

Award of funds is subject to funding availability. Funding for successful projects under Stream 2 is approximately \$28M.

Legal agreements

Successful applicants awarded funds through this program will be required to enter into a Housing Agreement and a Funding Agreement with The City. The details of each agreement may vary project to project depending on the project type, timeline and funding requested.

Housing Agreement

The purpose of the Housing Agreement is to ensure that the non-market units in the project will be rented to Indigenous Calgarians in housing need, and to ensure that rental rates for the non-market units will not exceed the Maximum Permitted Average Rent for the term of the agreement (typically, a minimum of 20 years). For the purposes of the Housing Agreement, households are defined as being in housing need if they earn 65% or less of the median income of Indigenous Calgarians (median income based on Census data). The details of each Housing Agreement may vary project to project depending on the project type, timeline and funding requested.

Funding Agreement

The Funding Agreement will define eligible expenses for the project, and the terms and conditions for The City disbursing funds to recipients for the project. The details of each Funding Agreement may vary project to project depending on the project type, timeline and funding requested.

Funding disbursement

Projects will be divided into distinct stages for funding disbursement (this may vary on a case-by-case basis depending on the specific project).

Disbursement of The City's capital contribution to successful applicants will be contingent upon the applicant securing a minimum of 90% of the funds required for each stage of the project.

Project funding stages:

- 1) Acquisition (if applicable)
- 2) Design
- 3) Construction

Funding Stage	Description	Requirement for disbursement
Stage 1: Acquisition	This stage includes: <ul style="list-style-type: none"> • Purchase of land (if applicable) • Purchase of existing building (if applicable) 	Before any funding is disbursed for Stage 1, the recipient must demonstrate that 90% of funding required to complete Stage 1 is secured.

Funding Stage	Description	Requirement for disbursement
	<p>This stage may not apply in cases where the applicant has already secured land or a building for the project.</p>	<p>For example, if the total cost of acquiring a parcel of land is \$1.2M, the applicant must demonstrate that they have secured \$1.08M.</p> <p>The City's disbursement at this stage may be up to 100% of the cost of this stage, subject to the limitations described in the Grant Guidelines and terms and conditions identified in the specific funding agreement for the project. Recipients will be required to provide invoices, receipts and other documentation as required to The City confirming costs for eligible expenditures.</p>
Stage 2: Procurement & Design	<p>This stage includes:</p> <ul style="list-style-type: none"> • Formalize relationships with consultants who will be working on the project (architect, construction manager, etc.) • Architectural design of the project • Completion of any pre-development work required • Completion of environmental studies if needed • Finalization of project design 	<p>Before any funding is disbursed for Stage 2, the recipient must demonstrate that 90% of funding required to complete Stage 2 is secured.</p> <p>The City's disbursement at this stage may be up to 100% of the cost of this stage, so long as The City's total contribution is no more than 40% of the total project cost. The City's total contribution may not exceed the approved amount in the funding agreement. Please note that The City's contribution is subject to the limitations described in the Grant Guidelines and terms and conditions identified in the specific funding agreement for the project.</p> <p>Recipients will be required to provide invoices, receipts and other documentation as required to The City confirming costs for eligible expenditures.</p>
Stage 3: Development & Construction	<p>Examples of activities in this stage includes:</p> <ul style="list-style-type: none"> • Site grading • Remediation work • Utility upgrades • Construction costs (materials, labor, equipment) • Retrofit, renovation or conversion of existing building. • Site improvements such as landscaping, and/or the additions of ceremonial, and other cultural spaces 	<p>Before any funding is disbursed for Stage 3, the applicant will need to demonstrate that 90% of funding required to complete Stage 3 is secured.</p> <p>Recipients will be required to provide invoices, receipts and other documentation as required to The City confirming costs for eligible expenditures.</p>

Options for disbursement of funds

1. Recipient pays for eligible costs and expenses and is reimbursed by The City.
2. The City disburses an agreed amount to the recipient, up to \$500,000, subject to the recipient securing 90% of funds for the relevant project stage and tops up this amount throughout the project subject to the applicant submitting invoices for eligible costs to The City.

Repayment of funds

Please note that if funds are disbursed for Stage 2 or 3, but the project does not proceed to construction or achieve occupancy, The City may require that a portion or all of The City's contribution to the project be repaid, depending on the circumstances of the applicant and the project.

Reporting

Successful applicants will be required to provide reporting as required by the applicable housing and funding agreements. Failure to continue regular reporting in accordance with the applicable agreement(s) could result in an event of default and potential termination of the agreement(s), including repayment of all or a portion of the funds. Reporting may include a combination of the following:

Operating/financial plan

- Municipal and legal address of project.
- Estimated number of units per project, including bedroom count.
- Rent roll for property, including adherence to maximum rent requirement.
- Positive Net Operating Income.
- Conflict of interest statement.

Financial status

- Estimated total cost of project.
- Estimated cost per door.
- Estimated annual operating budget.
- Estimated income from rent by:
 - Households in need.
 - Households at or below maximum rent requirement.
- Estimated funding revenue.

Development progress

- Actual municipal address of property.
- Actual number of units per project.
- Actual number of units allocated for those households in need of affordable housing.
- Actual number of units below maximum rent requirement and rents being charged.

Ongoing tenant / waitlist profile

- Annual household income.
- Units occupied/unoccupied.
- Household composition.
- Exit surveys for tenants: Why people are moving out of the building.

Annual attestation confirming

- Adherence to Minimum Housing and Health Standards.
- Confirmation no outstanding life safety violations present at property.
- Confirmation no outstanding building code violations at property.

Interim updates

Less formal project updates (i.e., email update or phone call) may be requested by The City during the project term.

Timelines and methods of submission for reporting

Timelines for when and how reporting must be submitted will be specified in the Housing Agreements and Funding Agreements for each project.

Unspent funds

Any unused funds or incomplete projects by the project end date must be returned back to The City.

Contact us

If you have questions or need support with your funding application, please contact us at IndigenousHousing@calgary.ca.