

## Stream 2: Housing Development

### Maa'too'maa'taapii Aoko'iyii'piaya Housing Development Funding Application Form

***Please review the Terms of Reference in full before completing your application.***

## Important Deadlines

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

## Questions?

We encourage you to get in touch with our Funding Application Helper if you have questions about the application and your proposed project.

#### **Funding Application Helper:**

Karin Moen  
Project Manager, Indigenous Housing  
[IndigenousHousing@calgary.ca](mailto:IndigenousHousing@calgary.ca)  
403.618.2457

Please direct all other questions to [IndigenousHousing@calgary.ca](mailto:IndigenousHousing@calgary.ca).



## What you need to submit your application:

- ☒ 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.

# Eligibility

## Applicant Eligibility

**1. Please confirm that the primary applicant is one of the following (select one):**

- First Nation Band Council in Treaty 7
- First Nation Tribal Council in Treaty 7
- Otipemisiwak Métis Government (Metis Nation of Alberta) Districts 5 & 6
- Non-profit organization 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
- Third-party organization (e.g. nation-owned company or organization) applying on behalf of a Treaty 7 First Nation Band Council or Tribal Council or the Otipemisiwak Métis Government Districts 5 & 6.
- An approved applicant per the Elders Advisory Committee, demonstrated via. an email from The City to the applicant

If the primary applicant is not an eligible applicant as identified in the Terms of Reference, the application will not be considered for funding under this program.

If you are a non-profit organization operating in Calgary with at least 51% Indigenous representation on the Board, you will be required to provide a list of Board Members and provide a signed declaration confirming that at least 51% of Board members are First Nations, Métis, and/or Inuit.

If you are a third party organization applying on behalf of an Indigenous nation, you must also submit a delegation letter or Band Council Resolution (BCR) from the Indigenous Nation or Indigenous government you are acting on behalf of.

Please contact [IndigenousHousing@calgary.ca](mailto:IndigenousHousing@calgary.ca) if you have questions regarding eligibility.

## Project Eligibility

If you answered “no” to any of the questions under “Project Eligibility,” please note that your project will not be considered to be eligible for funding under this program.

**2. Will the project create new rental units that will be managed by Indigenous nations or Indigenous organizations for Indigenous people living in Calgary?**

- ☐ Yes (eligible)
- ☐ No (ineligible)

**3. Will 50% or more of the project units be rented at or below 90% of the Median Market Rent (MMR) for Calgary?**

This means that rent for bachelor/ studio units is equal to or less than \$1,170/month, rent for 1 bedroom units is equal to or less than \$1,404/month, rent for 2 bedroom units equal to or less than \$1,660.50/month, and rent for 3+ bedroom units equal to or less than \$2,065/month.

- ☐ Yes (eligible)
- ☐ No (ineligible)

**4. Will the project provide non-market housing to Indigenous Calgarians in housing need for at least 20 years?**

- ☐ Yes (eligible)
- ☐ No (ineligible)

**5. Is the project located within City limits?**

- ☐ Yes (eligible)
- ☐ No (ineligible)

## Partnerships

Please note that partnerships are not required to access funding for this program.

**6. Is this project part of a partnership between one or more nations or organizations?**

- ☐ Yes
- ☐ No

**7. If you answered “yes” to question 6, please describe the partnership and the parties involved. Please note that for the purposes of this funding application, a lead organization must be identified.**

## Tell us about your nation or organization

This section is about getting to know your nation or organization.

### Name of lead applicant nation or organization:

### Name of partner nations or organizations (if applicable):

### Primary contact:

First Name	Last Name
Title/ Role	
Organization	
Email	
Phone	

### Secondary contact (optional):

First Name	Last Name
Title/ Role	
Organization	
Email	
Phone	

## About your nation or organization:

- 8. Please share any relevant experience your organization has in delivering projects, programs or services for your nation members or Indigenous people living in Calgary (e.g. housing, social services, health services, cultural supports, etc).**

If you are a third party acting on behalf of a nation (e.g. nation-owned company), you may also refer to the nation's experience supporting and delivering housing-related projects.

## Tell us about your project

### Project Name

9. Please share the name of your project.

### Project Location

10. Please share the address of your project. Please provide the Street Number, Street Name, and City, or Legal Land Description (e.g. lot & parcel). Projects must be located within Calgary city limits.

### Housing Type

11. What type of housing project are you proposing? (select one)

- ☐ New construction (building a brand-new housing development)
- ☐ Conversion to residential (converting a vacant office building or other building to residential)
- ☐ Purchase of an existing building with residential units
- ☐ Renovation or addition to existing residential units to increase the number of units
- ☐ Rehabilitation of abandoned building or building in disrepair (e.g. condemned)
- ☐ Other (please describe): \_\_\_\_\_

### Land ownership

12. Please confirm the land ownership status for the project: (select one)

- ☐ We own the land the proposed project is located on.
- ☐ We intend to purchase the land the proposed project is located on.

13. If you intend to purchase the land the proposed project will be located on, please provide additional details and information. Please share if there an agreement in place with the current owner. If you are looking to purchase an existing building, please describe the number of units, if they are currently occupied, etc.

## About the project

**14. Tell us about your project. Please answer the following questions in your story:**

- 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?

## Project Team

**15. Tell us about the people, companies and partner organizations who will be working on the project.** This includes:

- people in your nation/organization who will be supporting the project (for example: band manager, finance lead, Elders, program staff, coordinators);
- contractors and consultants (for example: construction company and design/architecture company you will be working with on this project); and,
- any social service agencies or other organizations you are partnering with on this project (for example, if you will partner with a social service agency to offer housing to Indigenous Calgarians in housing need, or if you are involving another Indigenous nation or organization in this project).

## Units & Affordability

In this section, we want to know about the types of units you will have in your project and the rents that will be charged. We are asking for this information to help us understand the affordability your project will offer. We have provided the table below to help you understand where your proposed rents fall in relation to the maximum permitted rent.

Maximum rent that can be charged for each individual affordable 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 average rent for non-market units cannot exceed \$1,446.25. Points will be awarded based on the Average Rent across all non-market units in the project.

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

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
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	

**16. Please enter the total number of residential units for your project (non-market and market):**

**17. Please fill in the table below for non-market (affordable) units, with the number of units of each type your project will have, as well as the monthly rent that will be charged.**

- If your project will be operating on a rent-geared-to-income model for some or all units, please note which units will be rent-geared-to-income in the “Notes” section, and include the estimated monthly rent that would be charged for those units.
- A minimum of 50% of units must be rented at or below 90% of the Median Market Rent for Calgary (MMR) for the project to be eligible for funding under the Maa'too'maa'taapii Aoko'iyii'piaya program.

**Non-Market (Affordable) Units**

Unit Type	Number of Units Proposed for your project	Average Square Footage (Size)	Monthly Rent Proposed (what you will charge tenants) (\$)	Maximum rent permitted	Notes
Studio				\$1,170	
1 bedroom				\$1,404	
2 bedroom				\$1,660.50	
3 bedroom				\$2,065.50	
4+ bedroom				\$2,065.50	

Average rent for non-market units	
% of total units that are non-market	

**18. Please identify the term (period of time) for which your nation or organization plans to guarantee the affordability of the non-market units for this project:**

- ☐ 20 years
- ☐ 21-25 years
- ☐ 26-30 years
- ☐ 31-35 years
- ☐ 36-40 years
- ☐ Lifetime of building

Please note that if your application is successful, you will be asked to enter into a legal agreement with The City of Calgary to confirm the affordability level of the units for at least 20 years. Mixed-market projects will be required to guarantee affordability for a minimum of 35 years.

**19. Please fill in the table below for market units, with the number of units of each type your project will have, as well as the monthly rent that will be charged.** Fill this section in for mixed-market projects only. If your project does not have market units, please leave this section blank.

**Market Units**

Unit Type	Number of Units Proposed for your project	Average Square Footage (Size)	Monthly Rent Proposed (what you will charge tenants) (\$)	Notes
Studio				
1 bedroom				
2 bedroom				
3 bedroom				
4+ bedroom				

## Accessibility

The City of Calgary has minimum accessibility criteria for affordable housing to ensure that spaces are useable, functional and accessible to everyone. This section is intended to assess if your project meets minimum accessibility criteria. Exemptions to accessibility criteria may be provided on a case-by-case basis for existing buildings that cannot reasonably accommodate the minimum accessibility criteria.

### Number of Accessible Units

**21. Please identify how many non-market units will be accessible.**

Unit Type	Number of Accessible Non-Market Units
Studio	
1 bedroom	
2 bedroom	
3 bedroom	
4 bedroom	

**22. If your project is new construction or conversion to residential, are a minimum of 10% of the units be accessible?**

- ☐ Yes
- ☐ No
- ☐ Does Not Apply (please explain): \_\_\_\_\_

### Barrier-free path of travel (new construction)

**23. Will it be possible to access to the building from the exterior by a barrier-free path of travel?**

- ☐ Yes
- ☐ No

**24. Will it be possible to move throughout the interior of the building by a barrier-free path of travel?**

- ☐ Yes
- ☐ No

**25. Will all common areas within and on the property be barrier-free?**

- ☐ Yes
- ☐ No

## Exemptions to accessibility requirements

**26. If you answered “no” to any of the above questions (9-13), and your project is new construction, please explain:**

## Accessibility needs of residents

**27. Please describe the anticipated accessibility needs of future residents (optional):**

## Supports and services

In this section, we ask for information on what services and supports (such as cultural programs and social services) will be provided to residents, as well as any communal spaces set aside for programming. While it is not mandatory to provide supports, services or programming to residents to receive funding through this program, The City will prioritize applicants who provide programming and supports that target the needs of residents.

### Programming and supports provided to residents

**28. Please explain what, if any, services and supports and programming will be available on-site for residents:**

## Spaces for programming and communal spaces

**29. Please explain what, if any, spaces will be dedicated to providing services & supports in the building, as well as any communal spaces.** This could include ceremonial spaces, a communal kitchen, meeting rooms, childcare space or social service office.

Room or Space	Explanation

## Priority populations

**30. Will your project provide non-market housing to Indigenous women and girls, youth, 2SLGBTQ+ people or Indigenous Elders as the primary target population (meaning, more than half of the non-market units for the project would be rented to this demographic)?** This question is optional. Please select all that apply.

- ☐ Indigenous women and girls
- ☐ Indigenous youth (ages 15 – 30)
- ☐ 2SLGBTQ+ Indigenous people
- ☐ Indigenous Elders

If your project will serve a priority population as identified in question 30, please explain how your project will serve the housing needs of this population:

## Funding Sources

In this section, we ask you to identify what funding you have already secured for the project, and what funding you plan to apply for. Please note that any of the revenues identified in the next section (such as rents) cannot be counted as a funding source.

Funding sources could include:

- federal or provincial grants & contributions (for example, AHPP or CMHC funding)
- loans (for example, loans from CMHC, Indigenous Financial Institutions or other lenders)
- revenue contributions from your organization

Applicants are not required to demonstrate that funding has been secured in order to access this program. However, we require applicants to apply for funding from other levels of government to support their proposed project.

## Funding Secured

**31. Please identify what, if any, funding you have already secured for this project.**

Funding source (secured)	Amount Secured (\$)

## Funding you have already applied for

**32. Please indicate what funding sources you have applied for (for this specific project), and if you are waiting for a decision.**

Funding source applied for	Amount Applied For (\$)	Decision

## Funding you plan to apply for

**33. Please describe any funding you have not yet applied for (for this specific project), but intend to apply for.** This could include loans or grants from other levels of government.

Funding source (application planned)	Amount (\$)	When application will be submitted

## Other funding sources

**34. Please indicate any other funding sources you intend to leverage for this specific project.** This could include funds or own-source revenue your organization intends to contribute to the project.

Other funding source	Amount (\$)

## Funding barriers

**35. Please explain what, if any, difficulties or barriers you have faced in trying to secure funding for affordable housing development, including this specific project.**

## Estimated Revenues

To understand the sustainability of your proposed project over the long term (the next 20+ years), we need information on your monthly revenues and how you are planning to pay for the operations of the project in the long-term.

### Rent (Monthly)

**36. Please enter the total monthly revenue from rents identified in Question 7:**

### Other Revenue Sources (Monthly)

**37. Please share what revenues you anticipate from other sources on a monthly basis.** This could include:

- daycare fees charged tenants
- meeting space rent
- commercial rent
- parking stall rent charged to tenants
- storage locker rent charged to tenants
- utilities charged to tenants
- operational funding grant or contribution (please specify source)

Other Revenue Source	Amount (\$)	Notes
<b>Total Other Revenue Sources (Monthly)</b>		

## Estimated Costs

In this section, we ask questions about the capital costs (cost of construction/ to acquire the building), as well as ongoing operating costs (costs you will incur regularly to maintain the building).

### Capital Costs

“Capital costs” refers to the cost to construct, develop or purchase the housing units. This includes the purchase of land or an existing building, hard costs, soft costs and contingency.

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.

The Order of Magnitude Class 5 project budget or a Class D cost estimate must be provided no later than 11:59 p.m. on October 31, 2025.

**38. For new construction, conversions, renovations or retrofits, please confirm that you will provide an Order of Magnitude Class 5 project budget or a Class D cost estimate must be provided no later than 11:59 p.m. on October 31, 2025.**

- ☐ Yes, I will provide an Order of Magnitude Class 5 project budget or Class D estimate by 11:59 p.m. on October 31, 2025.
- ☐ This requirement is not relevant to my project.
- ☐ I will be unable to provide an Order of Magnitude Class 5 project budget or Class D estimate by 11:59 p.m. on October 31, 2025. *If you select this option with a project that is new construction, a conversion, renovation or retrofit, your application will be incomplete and your project will not be considered for funding.*

**39. Please fill in the table below identifying the capital costs for your proposed project.**

Please note that applicants are required attach an estimate prepared by a contractor outlining project costs.

Capital Cost Description	Amount (\$)
Purchase of land or existing building	
Hard Costs (construction)	
Soft Costs (up to up to 18% of hard costs)	
Contingency	
Other (explain)	
<b>Total Estimated Capital Costs</b>	

<b>Capital costs incurred to date</b> If any capital costs have been incurred for this project prior to submitting this funding application, please specify the amount.	
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<b>Amount of City funding you are applying for</b> (maximum of 40% of estimated capital costs)	
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## Operating Costs (annual)

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

This section helps us to understand the long-term operating sustainability of your project. In this section, we only want to know about the cost to maintain the building and pay off any project debt.

You are not required to include costs for operating the programs and supports offered to residents on-site. If you do include such costs, please label them clearly.

**40. Please fill in the table below to identify your estimated annual operating costs.**

Suggested amounts to use for your estimates are included in the table below.

Operating Cost Description	Amount (\$)
Maintenance (\$1,400 per unit per year)	
Utility charges (\$100 per unit per month)	
Insurance (\$375 per unit per year)	
Property Management (15% of revenue)	
Administration (5% of revenue)	
Debt payments (monthly payments x 12)	
Reserve contribution (\$1,200 per unit per year)	
Other operating expenses (please describe):	
<b>Total Estimated Operating Costs (Annual)</b>	

## Long-Term Operations

**41. Please share any additional information on how you plan to sustain the operations of the building over the next 20+ years.**

## Declaration and Signature

- I confirm that the information provided as part of this application is an accurate representation of the proposed project initiative by this Applicant.
- I understand that the information I provide forms the basis of The City's evaluation of the proposal, and of any potential future binding Agreements related to the Maa'too'maa'taapii Aoko'iyii'piaya program.
- Where the details of this form change, or information pertaining to the project evolves, I understand it is the Applicant's responsibility to update the Maa'too'maa'taapii Aoko'iyii'piaya Fund Administrator, or risk removal of this project from The City's consideration.
- Where project or Applicant information changes beyond the parameters of the fund as laid out in the Terms of Reference, I acknowledge that these changes may result in this project application becoming ineligible.

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Authorized Representative of Applicant (Print Name)

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Authorized Representative of Applicant (Signature)

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Date