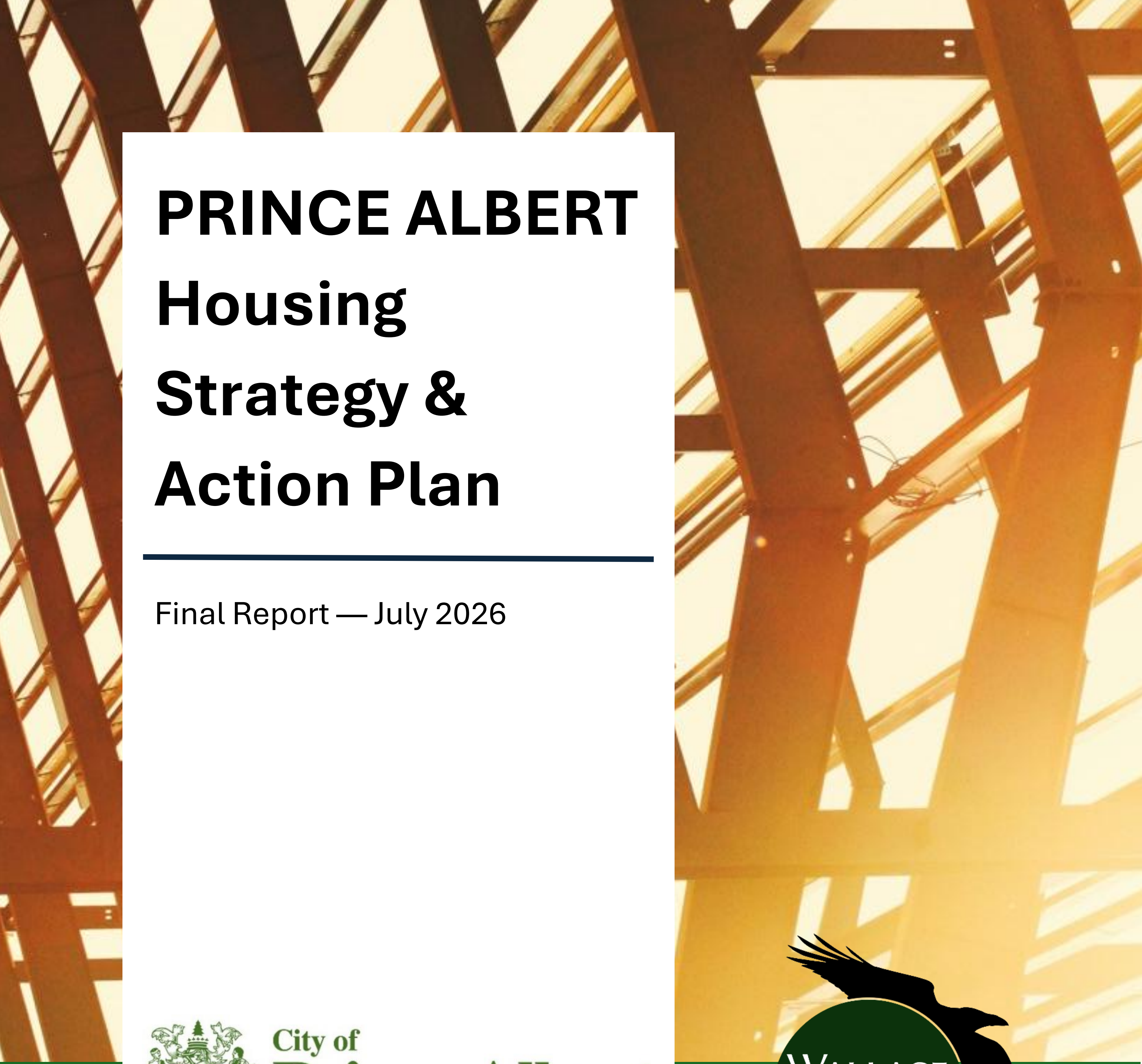

PRINCE ALBERT Housing Strategy & Action Plan

Final Report — July 2026

City of Prince Albert

Wallace Insights

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1. Land Acknowledgement & Message from the Mayor

1.1 Land Acknowledgement

The City of Prince Albert is located on Treaty 6 Territory and the Homeland of the Métis. We acknowledge the First Nations and Métis people whose histories, languages, and cultures are woven into this community, and whose citizens make up a large and growing share of the people who call Prince Albert home. This Plan is built on a commitment to work government-to-government, and in genuine partnership, toward housing outcomes that serve everyone.

1.2 Message from the Mayor

It's simple, with Housing in short supply, and the need increasing, City Hall must do two things:

> *First, as a Council priority, work together in strategic alliance with Federal, Provincial, Indigenous government along with industry and community housing.*
>
> *Second, continue to develop good policy incentives, examine and innovate our land development practices, and keep our sights on the future consistent with our Official Community Plan and Strategic Plan.*

The long-term vision, 15, 20, 25 years out has to be our focus.

The Housing Strategy has pulled together all of the elements for a successful housing strategy to carry us to 2036 and beyond. It's ambitious, exciting, and challenging but gives us a focus on growth and success that fits a community of belonging – a place we are proud to call home.

2. Executive Summary

The 2024 Housing Needs Assessment (HNA) highlighted the housing challenges that could limit Prince Albert's ability to grow. The report documented two distinct issues in the city's housing system: a current affordability gap of 1,470 homes based on the incomes of households living in Prince Albert today, and a need for 1,097 additional units by 2036 to accommodate expected population growth. Meeting both challenges requires the community to raise housing production from the current average of 87 units per year to **160 units per year** across the full housing continuum.

Specifically, Prince Albert's housing pressures are concentrated among four groups:

- **low-income renters** facing rising rents and substandard, high-turnover housing;
- **Indigenous households**, who make up 42.7% of the population and represent 875 households in core housing need – 58.6% of whom could afford market rent if suitable units existed, confirming the barrier is supply, not income;
- **people experiencing homelessness**, whose numbers have roughly doubled annually since 2020; and
- **smaller households**, who make up 61.7% of the city but must compete for a shrinking pool of appropriately sized units.

These pressures are compounded by a large, unregulated secondary rental market – an estimated 3,395 units operating outside planning, building, and fire code oversight – that now exceeds the size of the regulated rental market.

Meanwhile, home prices have climbed 28% since 2015, yet sales activity remains among the weakest of comparable Saskatchewan centres, as new construction continues to favour custom and higher-end homes rather than the $200,000–$260,000 entry-level range where demand is greatest.

Investing in housing is not a discretionary cost to the City – it is economic infrastructure with a measurable return, and the evidence shows it costs more to do nothing. Every household lost to inadequate housing takes tax revenue and local spending with it, with Prince Albert projected to lose 500 households, including 900 seniors, by 2036 if housing needs go unmet. Research shows every public dollar invested in affordable housing generates $3.40 in economic output and recovers an additional $0.43 in tax revenue. Housing instability is already constraining local employers, suppressing entrepreneurship, and threatening the City's ability to staff essential services ahead of the 2028 hospital opening. Housing investment also reduces costs elsewhere in the public system: unhoused individuals incur roughly six times the healthcare costs of housed individuals, and supportive housing costs a fraction of institutional responses like emergency healthcare and corrections – savings potentially worth $15–$27.6 million annually for Prince Albert. Finally, the communities that are "investment-ready" – with a housing needs assessment, land inventory, and aligned incentive policies in place – are best positioned to attract Federal and Provincial funding, allowing local investment to be multiplied several times over before a single unit is built.

The City is not a builder and does not operate housing. It also has limited financial resources. This means partnerships are critical to this Strategy for responding to housing demand in the community. **The City's best role is to enable**: to provide land, incentives, regulation, coordination, and credible data so that builders, non-profits, financial institutions, Indigenous governments, senior government programs, and other community partners can contribute to delivering homes at the pace Prince Albert needs.

This Strategy relies on a foundation of Community Engagement & Coordination and organizes initiatives into four areas of action: Infill Development & Land Strategy; Civic Incentives; Adaptive Policy & Regulations; and Indigenous Housing Partnerships – supported by an implementation framework covering targets, monitoring, education, and a preliminary budget. A Land Strategy and Incentive Framework lead the Plan based on strong support from community partners who contributed valuable insights on the barriers and opportunities facing the housing delivery system in Prince Albert.

2.1 The City Role in Housing

- **The City will** lead with the tools it controls: land disposition, zoning and permitting, targeted incentives, coordination, and public data.
- **The City will** operate a self-financing incentive model in which grants are funded by the incremental property taxes new construction creates — not using existing tax revenues.
- **The City will** meet government-to-government with First Nations and Métis leaders and coordinate efforts across civic and Indigenous departments to act as a ready partner for Indigenous-led housing development.
- **The City will not** become a large-scale housing developer or landlord, displace the private market, or fund operating subsidies that are the responsibility of senior governments.

2.2 High Priority Action Commitments

- A Housing Working Group and Housing Facilitator are foundational to implementation of the initiatives identified in this Plan.
- Revising the Housing Reserve Policy so a share of net land-sale revenues continuously funds housing incentives and seeds a new Self-Financing New Construction Grant is required to provide the necessary resources.
- The Land Strategy provides the most significant lever for engaging partner investment in housing. It must therefore come early in the Plan.
- Begin engagement on specific housing partnerships with First Nations and Métis governments. Community feedback unanimously identified strong potential for success by working together.
- Adopt the housing targets in Section 6.4 and report annually against them.

3. Introduction: From Evidence to Action

This Plan is the product of an evidence-based process that began with the 2024 Housing Needs Assessment and moved deliberately through engagement with the people who have the potential to contribute to its implementation:

Project Phase	What happened
November 2024 to March 2025	Housing Needs Assessment (HNA) researched, completed, and presented to City Council. The HNA quantified current and future housing need and provides the foundation for the initiatives in this Plan.
January to March 2026	Strategy development: review of municipal tools used across Canadian small cities, fiscal analysis, and drafting of candidate initiatives.
March 31, 2026	Working sessions with City Administration and City Council: candidate initiatives reviewed, capacity assessed, and financial models tested.
June 2, 2026	Community meeting (Margo Fournier Arts Centre): 32 participants from financial institutions, homebuilders, community housing and service organizations, faith communities, and other levels of government reviewed the draft initiatives, identified barriers, and weighed housing targets.
June 8/9, 2026	Government-to-government meetings with First Nations and Métis governments (Montreal Lake Cree Nation and Métis Nation–Saskatchewan).

Engagement directly shaped this document. The framing of the strategy areas, the design of specific individual initiatives, the treatment of housing targets, and the governance model in Section 6.1 were informed by specific input recorded in the **Appendix A: What We Heard**.

3.1 The Evidence: Housing Need in Prince Albert

Two distinct numbers arose from the Housing Needs Assessment – each describing important aspects of housing demand in Prince Albert and contributing to the construction of a proposed set of housing targets:

Measure	Count	What it means
Affordability gap (today)	**1,470 units**	There is a shortage of homes that are affordable to current Prince Albert households. Based on the city's current household income profile, there is a concentrated need for rental housing. Specifically, 93% of renters require rents below $938/month to be considered affordable to them. At best, rents at this level provide up to $90,000 toward the development of a new rental unit that can cost $400,000 to build at today's construction costs.

Measure	Count	What it means
Growth requirement (to 2036)	**1,097 units**	New homes are needed to accommodate projected population growth between now and 2036, over and above the existing deficit. By 2036, Prince Albert is projected to be a young and growing community, with 4,425 additional residents expected in the 15 to 44 age range – the prime household formation years – alongside continuing strong growth in younger age categories (i.e., the children of these new households). At the same time, a significant and growing older adult cohort (55+) will create parallel demand for age-friendly and seniors-supportive housing options.
Production target	**160 units/year**	This is the annual construction pace – up from the current average of 87 units/year – that addresses growth while making sustained progress on the affordability gap. Section 6.4 breaks the target into four housing types.

Behind the numbers, the Housing Needs Assessment found that demand concentrates in four overlapping groups:

- **Low-income renters.** While median rent rose 10% in 2024 to $1,037/month – already out of reach for many households – aging, low-quality housing and high turnover compound the problem. Poor-quality rental housing conditions are a significant contributor to Prince Albert's residential mobility rate – 22.2% of households moving within a single year, well above a healthy benchmark of 10 to15%. Local service providers reported that many tenants are not moving by choice but fleeing substandard units. Evictions also contribute to chronic housing instability and carries serious downstream consequences for education attainment, employment continuity, and broader life outcomes for affected households.
- **Indigenous households.** An estimated 42.7% of Prince Albert's population is Indigenous, and 875 Indigenous households are in core housing need. Critically, 58.6% of those households could afford median rent if suitable units existed – confirming that the barrier is supply, not income.
- **People experiencing homelessness.** The 2024 Point-in-Time Count identified 230 individuals, with counts roughly doubling annually since 2020. Many leave corrections without a housing plan – the Housing Needs Assessment found 46% of people about to be released had no housing arrangements in place. With only 45 emergency shelter beds in the community and all non-market housing providers operating at or near full capacity with waitlists, the gap between need and available resources is acute.
- **Small households without suitable options.** 61.7% of city households are one or two persons, but most stock is large units: 8,830 households must compete for the 5,345 smaller units available. The shortage of smaller and age-friendly homes freezes the whole continuum – seniors cannot downsize, so family homes do not turn over.

The Housing Needs Assessment also documented a structural feature of Prince Albert's market that shapes this Plan throughout: the unregulated secondary rental market – basement suites, rented single-family homes, and informal units – is estimated at 3,395 units, 58% of all rentals and 139% the size of the regulated rental market (2,435 units). It houses thousands of residents, including many Indigenous households, but sits largely outside planning, building, and fire code oversight.

Prince Albert's residential market has experienced a decade-long rise in home prices, with the total residential benchmark rising from roughly $215,000 in 2015 to $274,900 by May 2026 – a gain of approximately 28% over eleven years, with the sharpest acceleration occurring between 2021 and 2025 (nearly 22% in four years alone). The market is heavily dominated by detached single-family homes, which account for 88% of sales over the last three years, with the detached benchmark price now sitting at $274,900 on a typical 1966-built 1,114 sq. ft. home.

Yet despite price increases, Prince Albert's market activity remains weak in absolute and comparative terms. With only 40 sales recorded in May 2026 – generating approximately 1.04 sales per 1,000 residents – Prince Albert trails every comparable Saskatchewan centre, including Moose Jaw, a city of nearly identical size that produced roughly twice the sales intensity in the same month. Sales are running 11% below last year and 11% below the 10-year average as inventory sits nearly 60% below historical norms – not because the market is sold out, but because underlying purchasing capacity and housing choice are insufficient to drive transaction volume.

Finally, the limited new construction that does occur in Prince Albert is oriented toward custom and higher-end product; the Housing Needs Assessment confirmed that builders have largely retreated from speculative entry-level builds in favour of custom homes or nonprofit-funded affordable projects, meaning new supply is not filling the $200,000–$260,000 range where demand is greatest. The result is a polarized market: households with strong incomes – the 1,826 homeowner households with capacity in the $360,000–$440,000 range – are reasonably served, while the much larger population of lower-income renters and first-time buyers faces a market with aging stock, no new affordable supply, and benchmark prices that have outpaced income growth in the tenant sector.

3.2 Policy, Funding & Fiscal Context

What the City has already done

Recognizing the need to support innovation and remove barriers for housing projects, the City of Prince Albert made meaningful regulatory reform by establishing up to four units as-of-right across its urban residential zoning districts (R1 through R4) and in the Residential Mixed Use district – further than many Saskatchewan cities have gone. Country residential properties (CR1 and CR2) may add one additional dwelling unit in the form of a garage suite. The regulatory advice in this Plan therefore focuses on implementation gaps (e.g., infill development standards, parking, defined uses such as student housing) rather than broader zoning reform. A new GIS and permitting/licensing platform now being developed will improve both regulatory clarity and the City's data capacity.

The City's fiscal position

The Housing Reserve balance is currently $163,000, while the Land Fund carries a deficit, and the 2026 budget environment is constrained. The Plan responds in three ways: it gives highest priority to actions that leverage existing resources first; it rebuilds the Housing Reserve from a percentage of net land-sale revenues and from diverted taxes on targeted vacant properties; and it uses a self-financing grant model in which incentives are repaid from the incremental property taxes that new construction generates (Section 5.2).

Prince Albert's property tax levy – the instrument that funds policing, fire protection, roads, recreation, and every other core municipal service – rests on a narrower taxable base than the city's population might suggest. A substantial share of Prince Albert's built environment is occupied by properties that are exempt from municipal taxation by provincial statute: hospitals, schools, churches, correctional facilities, and government offices. Grants in lieu of taxes and utility franchise fees provide partial compensation, but at $7.7 million in 2024, they fall well short of what full taxation of those lands would generate. The result is that the full cost of delivering services to a community of nearly 38,000 people is carried by a smaller set of residential homeowners, landlords, and commercial operators – a concentration that is made more acute by tax arrears that consistently run at 10% of annual levy. To keep up with rising costs for services, property tax revenues climbed 22% over five years (from $40.7M in 2020 to $49.7M in 2024), meaning mill rate increases were required against a relatively flat assessment base as growth in the number of taxable properties has not kept pace. The need to grow the tax base of Prince Albert by supporting housing is clear. Every new dwelling unit added to the roll – whether a secondary suite, an infill home, or a new entry-level development – distributes the service cost burden more broadly and eases pressure on the taxpayers who are already carrying it. Investing in housing-supportive incentives is one of the few tools available to the City to protect existing ratepayers from continued mill rate escalation.

Senior government programs

The City of Prince Albert and organization's involved in implementing this housing strategy will be able to draw on a complex and rapidly evolving funding landscape spanning both Federal and Provincial sources. At the Federal level, Build Canada Homes – the federal Crown corporation established in 2026 with $13 billion in initial capitalization – is available alongside CMHC's financing tools, including the Apartment Construction Loan Program. Reaching Home funding flows to Prince Albert through River Bank Development Corporation as the designated Community Entity, with parallel Indigenous and rural/remote streams administered by Métis Nation–Saskatchewan. Provincially, Saskatchewan Housing Corporation programs such as the Rental Development Program, Shelter Enhancement Program, and Saskatchewan Co-investment Program offer direct capital and operating support. Federal-provincial bilateral agreements – including the National Housing Strategy Bilateral Agreement and the Canada Housing Infrastructure Fund – provide additional, though indirect, pathways for Prince Albert projects.

Given the pace of change in this landscape – several programs have opened, closed, or been restructured within the past year alone – URLs for the current inventory of program offerings is provided in **Appendix B: Current Funding Landscape**. A comprehensive and regular update of available funding sources is recommended.

Funding from other sources

A range of national and regional foundations and impact investors, from the Catherine Donnelly Foundation to the North Saskatchewan Community Foundation, offer grant and capacity-building support that can complement capital funding, particularly for advocacy, pre-development, and wraparound services. Indigenous governments and organizations are also able to access a variety of programs. Offerings available as of June 2026 are also provided in **Appendix B: Current Funding Landscape**.

3.3 The Business Case for Housing

Federal, Provincial, and other sources of funding are not sufficient to bridge the gap between the costs to develop and operate housing and the revenues available to fund and finance it. There is a role for the City of Prince Albert to play in bridging this gap. Why should the City invest in housing?

Crucially, it costs more to do nothing. Housing investment is economic infrastructure with a measurable return supported by evidence gathered through national research, Saskatchewan comparators, and Prince Albert's own data.

Benefit 1: Protect the tax base

Every new unit adds permanent assessment value, and every household lost takes property tax fees, and local spending with it. Housing investment is economic infrastructure with a measurable return. Affordable housing shortfalls have been shown to drive demolition ahead of reinvestment in Saskatchewan communities, depressing neighbouring property values. Municipalities that fail to address housing gaps lose housing units and the municipal tax revenue they generate – with municipal service and debt service costs ultimately borne by a smaller number of ratepayers. The Housing Needs Assessment projects the loss of 500 households by 2036 if housing needs go unmet, including some 900 seniors who may leave for want of age-friendly options.

According to research by the Urban Institute, each dollar of public investment in affordable housing generates $3.40 in total economic output, $1.95 in added value, and recovers over 43 cents in tax revenues – with 79% of those operational-phase revenues remaining at the local and regional level.[1] The Institute also found that every 50 units of affordable housing generates 75 construction job-years and affordable housing developments are associated with measurable increases in nearby property values.

Benefit 2: Housing is workforce infrastructure

Employers cannot retain staff without rental and entry-level homes. Housing instability is already shrinking the labour participation rate in Prince Albert despite increases in the working-age population. In addition, inadequate housing supply was cited as a contributor to current public-

[1] Urban Institute (2022), How Affordable Housing Contributes to Local Economies and Tax Revenues. https://www.urban.org/research/publication/how-affordable-housing-contributes-local-economies-and-tax-revenues

sector vacancy rates above 50% – including the Ministry of Social Services. The Prince Albert and Northern economic region accounts for roughly 19.4% of Saskatchewan's health care and social assistance workforce, yet housing has become an active constraint on the city's ability to recruit and retain the healthcare workers needed to serve a growing and aging population, and the new hospital opening in 2028 will add significant workforce-housing demand that is not yet provided for.

These dynamics are playing out against a provincial backdrop of acute and worsening construction sector stress. BuildForce Canada's 2025–2034 outlook forecasts that Saskatchewan's construction sector will need to recruit 10,700 workers over the decade. Persistent labour shortages in skilled trades have lingered since 2020, prompting expansion of immigration programs and apprenticeship opportunities, while an ageing workforce faces a projected retirement wave of 9,000 workers by 2034. Statistics Canada reports construction firms expect the greatest hiring difficulty of any sector (49.5%), housing availability is consistently identified as a barrier to newcomer settlement, and employer turnover costs are estimated at 50–215% of annual wages per employee lost.[2]

The engagement of Indigenous communities in trades recruitment has been identified as critical to workforce sustainability strategies, yet these communities face the most acute housing challenges.

As creators of economic activity and local jobs, entrepreneurship may be constrained – the city has a low entrepreneurship rate (9.6% versus 16.2% provincially) – by access to home equity, which research shows functions as a key source of collateral for small business formation and financing. Homeownership and home equity function as collateral that let people start businesses, because banks are far more willing to lend against a house than against an unsecured borrower's future income.[3] A healthy housing market is a key ingredient in the support of entrepreneurs and innovation in the local economy.

Benefit 3: Housing reduces other public costs

Canadian research found people experiencing houselessness incur roughly six times the public healthcare costs of housed individuals ($12,209 versus $1,769 per year).[4] Canadian Institute for Health Information data show hospital stays for unhoused patients average $16,800 (vs. $7,800 for patients with housing access), and are nearly twice as long (15 days vs. 8).[5] Incarceration and houselessness reinforce each other: about half of people who had housing before justice-system

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[2] Statistics Canada, Workplace Survey — expected hiring obstacles by sector; Immigration, Refugees and Citizenship Canada, Strategic Immigration Review (housing as settlement barrier). https://www.statcan.gc.ca/en/subjects-start/labour_/labour-shortage-trends-canada

[3] Adelino, M., Schoar, A., & Severino, F. (2015), "House Prices, Collateral, and Self-Employment," Journal of Financial Economics, 117(2), 288–306.

[4] Richard, L. et al. (2024), Disparities in healthcare costs of people experiencing homelessness in Toronto, Canada in the post COVID-19 pandemic era: a matched cohort study, BMC Health Services Research. https://bmchealthservres.biomedcentral.com/articles/10.1186/s12913-024-11501-2

[5] Canadian Institute for Health Information (2024), Homelessness and hospital use. https://www.cihi.ca/en/homelessness-and-hospital-use

involvement lose it, and recently incarcerated people are significantly less likely to regain housing.[6] The Housing Needs Assessment found people leaving corrections in Prince Albert commonly lack housing plans.

Canada's largest Housing First trial (At Home/Chez Soi) found every $10 invested in Housing First for high-needs participants returned $8.27 in avoided costs elsewhere.[7] Deloitte's 2023 analysis for the Canadian Housing & Renewal Association found a causal link between community housing supply and productivity, estimating that restoring community housing to the OECD average would add $67–136 billion to national GDP.[8]

Institutional responses – including emergency healthcare, mental health and addictions crisis response, police interactions, and criminal justice costs – cost $66,000–$120,000 per person per year while supportive housing averages $13,000–$18,000.[9] The implications for Prince Albert are a potential savings of $15-$27.6 million per year. Provincially, the Ministry of Social Services reported spending over $2.1 million in 2025-26 to address the needs of homeless people in Prince Albert, including support for two emergency shelters and street outreach.[10] Prince Albert bylaw enforcement services responded to more than 408 encampments over the past year, and the mobile Hygiene Hub served more than 50 people daily between August and November 2025.[11] While the City has not yet summarized its cross-departmental costs associated with houselessness, the City of Saskatoon's direct municipal spending on homelessness response in 2025 was reported to cost $4.6 million – roughly $2,383 per person.[12] This suggests resolving houselessness could save Prince Albert $550,000 in annual tax-supported expenditures.

Benefit 4: Attracting funding to the local economy

The funding landscape documented in Appendix B reveals how housing investment money flows based on readiness. Build Canada Homes, the Apartment Construction Loan Program, the Rental Development Program, the Canada Housing Infrastructure Fund, and virtually every other active program in the current landscape share a common preference – shovel-ready projects,

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[6] To, Palepu et al., The effect of incarceration on housing stability among homeless and vulnerably housed individuals in three Canadian cities (prospective cohort); John Howard Society of Canada; CMHC NHS research, From Prison to Homelessness. https://pmc.ncbi.nlm.nih.gov/articles/PMC6972084/

[7] Latimer et al. (2020), Cost-Effectiveness of Housing First With Assertive Community Treatment: Results From the Canadian At Home/Chez Soi Trial, Psychiatric Services 71(10). https://psychiatryonline.org/doi/10.1176/appi.ps.202000029

[8] Deloitte for the Canadian Housing & Renewal Association (2023), The Impact of Community Housing on Productivity. https://chra-achru.ca/wp-content/uploads/2023/11/Community-Housing-and-Productivity-Study_final.pdf

[9] Pomeroy, S. (2005), The Cost of Homelessness: Analysis of Alternate Responses in Four Canadian Cities (as summarized by the Canadian Alliance to End Homelessness). https://caeh.ca/about-homelessness/

[10] Risom, L. (2025), "Prince Albert faces its own struggle with homeless encampments," CBC News, November 7, 2025. https://www.cbc.ca/news/canada/saskatchewan/prince-albert-sask-homeless-encampments-9.6969862

[11] Pillai, A. (2026), "Council to weigh encampment funding, shelter servicing, and U of S partnership Monday," Prince Albert Daily Herald, April 17, 2026. https://paherald.sk.ca/council-to-weigh-encampment-funding-shelter-servicing-and-u-of-s-partnership-monday/

[12] City of Saskatoon administration report (2025), as reported in Tank, P., "Saskatoon homelessness crisis costs city hall $4 million a year, report says," CBC News. https://www.cbc.ca/news/canada/saskatoon/saskatoon-homelessness-cost-encampments-city-hall-taxes-9.7175478

organizations with governance capacity, communities with land identified, pre-development work completed, and local policies already aligned.

3.4 What We Heard

A complete summary of input received during the Plan development process is contained in Appendix A. Engagement with City Council, Administration, community partners, and First Nations and Métis governments surfaced distinct perspectives, but several themes emerged consistently and directly shaped this Plan.

Land and incentives are the most important tools available. An overwhelming majority of participants ranked land availability and land-related incentives as the most effective area of action. City-owned land, infill lots, and tax title properties were consistently identified as the City's strongest assets and most direct levers for enabling partner investment. Participants pointed to the appraisal gap, the lack of a land disposition policy aligned with funding timelines, and development risk concentrated among a small number of organizations as structural problems the Plan must address. A Self-Financing New Construction Grant and a pipeline of projects on City-owned land were among the most strongly supported initiatives.

The biggest barriers to construction are cost, financing, and process. A structured barrier-identification exercise produced 60 responses across 11 themes, led by cost, then finance and risk, red tape, and land availability, with trades/labour shortages, fragmented coordination, and social factors also named. The will to build exists, but the conditions to do so profitably don't – particularly for non-market, Indigenous-led, and entry-level projects that conventional financing underserves.

Prince Albert's housing partners favour coordinating mechanisms. Participants identified a need for consistent support in coordinating and facilitating housing project development. A Housing Facilitator, inside or outside City Hall, was seen as critical to building relationships, keeping work moving, and bridging partner planning. A Housing Working Group drawing cross-sector representation was also strongly favoured.

Specific housing types and populations emerged as shared priorities. Infill housing, student housing, seniors and Elders housing, and alternative ownership models (e.g., land trusts, co-operatives, rent-to-own) received the strongest support. Participants flagged transition gaps – for people leaving supportive housing, and for households above subsidy thresholds but below market – as underserved, along with a need for operating funding to staff supportive housing.

Partnership is critical – and readiness is key. No single organization can close the housing gap; the City's role is to make it easier for others to act. Participants asked the City to treat housing as a basic need, accept prudent risk, expand non-market supply, and stay realistic about market limits. Several partners are positioned to bring federal and provincial capital to Prince Albert and are seeking a City that arrives at the table with land, approvals, and incentives ready. These points are reflected in Section 4 and throughout the design of the Plan's initiatives.

4. Vision & Guiding Principles

4.1 Vision

> ***By 2036, Prince Albert is a city where everyone can find, afford, and keep a home – a city we built together, and are proud to call home. We achieved this by delivering 160 homes a year across the full housing continuum, in partnership with First Nations and Métis governments, community organizations, financial institutions, and the building industry.***

4.2 Guiding Principles

Principle	What it commits the City and other partners to
Partnership and shared responsibility	No single organization can close the gap. The City convenes, enables, and coordinates; partners deliver.
Reconciliation in action	First Nations and Métis governments are housing providers and development partners. Engagement is government-to-government, and the City is open to Indigenous-led projects.
Evidence and accountability	Actions trace to the Housing Needs Assessment and engagement record; progress is measured against adopted targets and reported publicly every year.
Fiscal realism	Incentives are self-financing wherever possible – funded by the new assessment they create, not by existing taxpayers. The City does not commit money it does not have.
Market enablement first	The fastest units are the ones the market builds when friction is removed. Regulation, land, and incentives aim to make private and non-profit projects viable – with non-market housing expanded where the market cannot reach.
Innovation and prudent risk	The community asked the City to be willing to take risk and try things outside the box. Likewise, partners – e.g. lenders, construction industry, and service organizations - are asked to embrace new relationships and try new approaches.
Housing across the whole continuum	Housing is a basic need and economic infrastructure. Obstacles at the lower half of the continuum of housing – from supportive housing to entry-level ownership – prevent the entire housing system from functioning effectively.

5. The Strategy

The initiatives identified in this Plan were validated or emerged through the engagement process. A set of activities to create foundations for partners to act together, and a set of strategic directions are described in this section. Timing categories are **Immediate** (do now), **Short-Term** (1–3 years), and **Longer-Term** (3+ years).

5.1 Foundation for Action – Community Engagement & Coordination

The housing sector in Prince Albert described itself at the community meeting as "fragmented and competing for the same dollars." The Strategy proposes a coordination architecture – including a Working Group to align effort, a Housing Facilitator to carry the workload, and structured engagement with First Nation and Métis partners, the private sector, lenders, community organizations, and senior governments.

Initiative	What it involves	Timing	City resources
Housing Working Group	Cross-sector group for coordination and idea exchange: oversees Strategy implementation progress, advises on Housing Reserve programs, coordinates partner projects, and serves as a sounding board for City implementation. Includes education and health-sector partners. Reports annually to Council alongside the progress report of the City. A proposed Terms of Reference is provided in **Appendix C: Housing Working Group Terms of Reference**.	Immediate	Staff time
Hire a Housing Facilitator	The catalyst for implementation: supports the Working Group; manages Strategy implementation across departments; administers incentives and grant tracking; liaises with non-profits and builders; and leads communications activities (e.g. handbook, dashboard upkeep, NIMBY education, success stories). This position could be hired inside or outside City Hall. **Appendix D: Housing Facilitator Position Description** outlines these options.	Immediate	Civic budget allocation + partner contributions

Initiative	What it involves	Timing	City resources
Private Sector Engagement	Structured outreach to homebuilders: annual builder luncheon, builder survey identifying specific barriers, housing target monitoring and review, and incentive package review. Helps the private sector see the social and economic impact of its participation.	Short-Term	Staff time
Financial Institution Programs	Work with local credit unions and banks on equity-builder programs, green mortgage products, co-lending, and financing products for low-appraisal neighbourhoods to address the mortgage-access and debt-service barriers documented by the community. Includes regular contact with CMHC.	Short-Term	Staff time
Service Clubs	Engage Rotary, Lions, Kinsmen, and others for volunteer labour (repair programs), fundraising partnerships, and project sponsorship.	Short-Term	Staff time
Faith-Based Communities	Engage churches with surplus land and buildings; promote revenue opportunities and mission alignment. A specific community-identified candidate: the former Rivier convent building.	Longer-Term	Negotiations
Federal & Provincial Relationships	Maintain regular communications with Federal and Provincial program staff and an active, current database of available programs (per the scan in Section 3.2 and Appendix B), promoted locally so no Prince Albert proponent misses a funding window.	Immediate	Staff time
Workforce & Trades Development	Partner with Saskatchewan Polytechnic on construction trades pathways; existing and new corrections-to-trades transition programs involving employers; connect youth and adult construction programs to Plan projects. Explore the potential to	Longer-Term	Staff time + partner funding

Initiative	What it involves	Timing	City resources
	enhance construction training and innovation to pursue a 'Centre of Excellence' reputation for developing and using construction innovation.		
Crime Free Multi-Housing Partnership	Partner with Prince Albert Police Service to launch Crime Free Multi-Housing for larger rental buildings – landlord training, a Crime Prevention Through Environmental Design (CPTED) property safety assessment, and a tenant safety social, backed by a lease addendum tying criminal activity to eviction. Takes advantage of currently available community safety officer capacity; City's role is to endorse the program, help recruit landlord participation (via the registry above), and share problem-address data (see **Appendix E: Secondary Rental Market Safety and Compliance**).	Immediate	Staff time + Police partnership (existing community safety officer capacity; no new capital cost to start)

5.1.1 Education & Awareness

Public understanding is a precondition for the success of the Strategy and its initiatives. Information resources also support coordination and capacity building across organizations who can contribute to the Plan's implementation.

Initiative	What it involves	Timing	City resources
Prince Albert Housing Handbook	Practical resource for service providers, landlords, and residents: directory, incentive guide, key data. Updated periodically; sponsorship opportunity.	Short-Term	Sponsored
Community Housing Workshops	Structured capacity building: partnership networking, project development and pro forma skills, property management resources. Distinct from the Working Group (coordination) – workshops build partner capability, including non-profit application readiness.	Short-Term	Facilitation costs

Initiative	What it involves	Timing	City resources
Address NIMBY & Dispel Myths	Evidence-based community communications strategy on why affordable and supportive housing is good for a neighbourhood, using the business case in Section 3.3. Planned and administered by the Facilitator.	Short-Term	Marketing costs
Celebrate Success	Social and local media on housing wins to build momentum and attract partners.	Immediate	Staff time
National Housing Day	Annual November event around a housing theme, co-sponsored with others.	Long-Term	Sponsorships

5.2 Strategic Directions – Areas for Action

Building on the foundation established in Section 5.1, this section sets out four strategic directions where the City can most directly influence housing outcomes: unlocking City-owned land for infill and larger-scale development (5.2.1); a self-financing incentive model that attracts construction without drawing on existing tax revenue (5.2.2); targeted regulatory and policy adjustments that let the City's already-flexible zoning (5.2.3); and deepened partnerships with First Nations and Métis governments, whose housing leadership is central to meeting Prince Albert's needs (5.2.4). Land and incentives were identified through engagement as the most effective levers available to the City (Section 3.4), and accordingly anchor the sequencing of this Plan.

5.2.1 Infill Development & Land Strategy

City-owned land is a valuable asset. Community interest in a Land Strategy that facilitates infill development is high. The provision of raw land (even at the price of $1) is not sufficient in the current market context – to incentivize housing, the City must plan, service, and prepare land for development.

Initiative	What it involves	Timing	City resources
Infill Housing	Policy and process streamlining for lots near schools and commercial areas and underutilized core lands — making infill approvals as fast and predictable as greenfield. Includes redesign of the dollar-lot program with incentives sized to the appraisal gap, and creation of property information sheets to reduce uncertainty	Short-Term	Staff time

Initiative	What it involves	Timing	City resources
	for developers (see **Appendix F: Infill Property Information Sheets**).		
Pipeline of Projects with City Lands – Phase One	Prepare and implement capital projects to service and prepare City-owned lands for housing based on the strategy provided in **Appendix G: Land Strategy**.	Short-Term	Grants + capital budget allocations
Pipeline of Projects with City Lands – Phase Two	Assemble new sites supporting housing targets and employment areas; offer sites as incentives (City land as equity in deals); select builders by RFP tied to a housing target.	Long-Term	Grants + capital budget allocations
Tax Title Right-of-First-Refusal	Offer properties acquired through tax enforcement to affordable housing builders before general listing.	Immediate	Staff time
Alternative Ownership Models	Explore and facilitate land trusts, co-operatives, rent-to-own, and shared equity models. First step: a feasibility assessment and partner scan for a community land trust and rent-to-own or co-operative pilot within 18 months, paired with plain-language public education on how these models work.	Short-Term	Staff time + seed funding for feasibility study

5.2.2 Civic Incentives

The City's incentive architecture rests on a **self-financing model**: the City uses incremental property taxes from new construction to fund grants, with seed capital from land sales and targeted vacant properties. Two models are proposed and described further in **Appendix H: Self-Financing Incentive Programs**:

- **Project-based repayable grant.** Incremental property tax from a new development is diverted to the Housing Reserve, funding grants paid at construction milestones (25% each at foundation, framing, mechanical, and occupancy). The grant amount is established each year– ranging between seven and ten years of incremental taxes – and is repaid by those same taxes; thereafter all revenue flows to general revenue. Grants outperform tax abatements because they function as equity in the eyes of lenders. The model is patterned on a homeownership downpayment assistance program in Saskatoon, which enabled over 1,200 units.

- **Vacant-lot incentive.** Existing (low) tax revenue from identified vacant properties is diverted to the Reserve to fund grants that attract construction onto those same lots. A sample of five Prince Albert vacant properties generated roughly $100,000 in potential contributions; scaling to 10–20 properties represents about 0.3% of the City's $60.1M tax levy.

Engagement input was clear – "need incentives first," then the incentive stacking framework – and directed that incentives explicitly incorporate Provincial and Federal programs, not only City ones.

Initiative	What it involves	Timing	City resources
Strengthen Housing Reserve Policy	Rebuild the Reserve under a revised Policy: fund from a percentage of net land-sale revenues and sales of existing vacant City sites; receive partner contributions and senior-government grants; review funded incentive programs annually on advice of the Housing Working Group. Existing balance (~$163K) serves as initial seed.	Immediate	Staff time; redirected land-sale revenue
Self-Financing New Construction Grant	Grants to project developers equal to estimated incremental property taxes, paid at milestones and repaid through those taxes. Stackable with Provincial and Federal programs and City land or other incentives.	Immediate	Seed funding from Reserve + from property taxes collected on specific vacant sites
Incentive Stacking Policy	A clear public framework showing how City incentives stack with each other and with Provincial and Federal funding to close project viability gaps.	Short-Term	Staff time
Secondary Rental Market Safety Registry & Incentive	Time-limited voluntary compliance campaign: landlords register a suite, attest to (or have verified) basic safety items, and are listed publicly as certified – the doorway to a grant or tax rebate to bring existing or new secondary, garage, and garden suites into code compliance. Enforcement remains a backstop for owners who don't respond to encouragement (see **Appendix E:**	Short-Term	0.3 FTE for registry intake/record-keeping (partly offset by registration fees) + grant funding

Initiative	What it involves	Timing	City resources
	Secondary Rental Market Safety and Compliance).		
Accessory Dwelling Unit Incentive	Grant or tax rebate to legalize existing or add new secondary, garage, and garden suites. The focus is on adding code-compliant units to the housing supply. Stacked with the Provincial Secondary Suite Incentive (35% to $35,000, eligible costs to March 2027) while it lasts.	Short-Term	Grant funding
Pre-Development Seed Funding	Affordable housing developers often lack pro forma and business-case capacity.	Short-Term	Grant funding
Waivers / Deferrals of Permit Fees and Development Charges	Reduced, waived, or deferred fees and charges provided for targeted housing types. Civic programs reliant on these revenues must be backstopped to ensure their sustainability.	Long-Term	Foregone fees (backstopped)

5.2.3 Adaptive Policy & Regulations

Align development standards so existing zoning flexibility works in practice. Examples include removing parking as an obstacle, defining the uses Prince Albert needs most, and maximizing permitted-use pathways so projects do not die at the discretionary-approval stage. Strong local support is in place for infill and student housing; the community ranked Zoning Bylaw Facilitation highly along with Parking Reductions ("Parking a barrier all around"). These items can be packaged as a single early Zoning Bylaw amendment. A practical caution from comparator cities: pre-designating care home sites avoids the surprise factor that triggers opposition, but regulation must address use and form – never who occupies a building, which the Canadian Charter of Rights and Freedoms prohibits. Housing developers advise that minimum densities of about 25 units per gross acre are needed for affordable multi-unit projects to be financially viable; density floors near commercial locations respond to this.

Initiative	What it involves	Timing	City resources
Zoning Bylaw Facilitation	Density bonusing for developments meeting community goals; density floors near commercial locations; form-focused flexibility; alignment of development standards with as-of-right permissions.	Short-Term	Staff time

Initiative	What it involves	Timing	City resources
Parking Reductions	Empower the Development Officer to reduce (or eliminate) parking requirements by up to 50% for affordable, supportive, seniors, student, and transit-adjacent projects — delegated, not discretionary-by-Council.	Immediate	Staff time
Student Housing	Define and permit purpose-built student housing as a distinct use near Sask Polytech; pursue a city–institution–builder partnership model; incorporate transit/busing access.	Short-Term	Staff time + negotiations
Commercial Conversions	A streamlined discretionary-use pathway with reduced parking to convert vacant commercial and institutional space to residential. Largely a building-code challenge; comparator programs (e.g., Calgary) suggest meaningful per-unit funding is needed for major conversions, so the City's role is pathway and incentive-stacking access rather than primary funder.	Long-Term	Staff time
Predesignated Care Home Sites	Amend the OCP to hold one parcel per 100 single-family lots for licensed care home operators; release sites if unbuilt after a defined period. Removes the surprise factor that triggers NIMBY (Not In My BackYard) response.	Short-Term	Staff time

5.2.4 Indigenous Housing Partnerships

Prince Albert's housing future is inseparable from Indigenous housing outcomes: 42.7% of residents are Indigenous, 875 Indigenous households are in core housing need, and most of those households could afford median rent if suitable units existed. Indigenous governments are also among the city's most capable housing developers: Peter Ballyntyne Cree Nation – having two urban reserves within city limits – has a Council-approved 54-unit apartment project on urban reserve land and opened the Iskwew-Awasis Waskaycan women's shelter in May 2026; Prince Albert Grand Council operates the Relatives' Lodge shelter and is planning a permanent facility; Lac La Ronge Indian Band brings major development capacity through Kitsaki Management; and

Métis Nation-Saskatchewan is already working on alternative ownership models and a distinct neighbourhood concept. The community ranked First Nations & Métis partnerships among its top initiatives.

If adopted by the City, Indigenous partners working on housing in Prince Albert will benefit from the following commitments:

- **Government-to-government engagement** – a standing leaders' table for sharing information and exploring opportunities for contributing jointly toward housing solutions.
- **Regulatory clarity for urban reserve development** – clear, predictable servicing and compatibility arrangements for development on and adjacent to urban reserve land.
- **Open access to City tools** – the land pipeline, tax title right-of-first-refusal, incentives, and fee programs in this Plan are available to First Nation- and Métis-led projects.
- **Exploration of partnership models** – urban reserves, head-lease arrangements, joint developments, and training-program linkages.
- **Program readiness** – supporting Indigenous partners' access to funding programs by having land, approvals, and municipal incentives ready when applications are made.

Initiative	What it involves	Timing	City resources
Government-to-Government Meetings	Meet government-to-government to co-develop the partnership actions outlined above.	Immediate	Staff time + Mayor's Office
First Nations & Métis Partnership Agreements	Confirm commitments to partnership actions, including defining key concepts, implementation approaches, and roles.	Short-Term	Staff time + Mayor's Office
Urban Reserve Servicing & Development Protocol	Formalize service standards, cost-sharing, and compatibility agreements for development on and adjacent to urban reserve land – the "regulatory clarity" partners asked for.	Short-Term	Staff time
Confirm Access to City Tools for Indigenous-Led Projects	Formally document and communicate that the land pipeline, tax title right-of-first-refusal, Self-Financing Grant, and fee programs apply equally to First Nation- and Métis-led projects; proactively flag opportunities (e.g., PAGC's Relatives' Lodge, Lac La Ronge Indian Band/Kitsaki Management developments).	Immediate	Staff time

Initiative	What it involves	Timing	City resources
Partnership Model Working Sessions	Structured sessions with First Nations and Métis governments to test urban reserve, head-lease, and joint-development models against active proposals (e.g., Métis Nation–Saskatchewan's alternative ownership and neighbourhood concept).	Short-Term	Staff time
Indigenous Housing Program Readiness Support	Facilitator-led support connecting Indigenous partners with City land, approvals, and incentives ahead of Federal and Provincial funding intakes.	Immediate / Ongoing	Staff time (Housing Facilitator)

6. Implementation Framework & Action Plan

6.1 Governance and roles

- **City Council** adopts the Plan and targets, approves the revised Housing Reserve Policy and budget items, and receives an annual progress report.
- **City Administration** implements regulatory and land actions; the **Housing Facilitator** coordinates day-to-day implementation, administers incentives, and manages communications.
- **The Housing Working Group** is a forum for cross-sector coordination: tracking progress against targets, flagging stalled items, advising on Reserve-funded programs, and catalyzes partner projects through outreach across the community.
- **Partners deliver units**: private builders, non-profit providers, Indigenous governments and development corporations, financial institutions, and other community organizations have an active role in housing development.

6.2 Phasing

IMMEDIATE (Do Now)	SHORT-TERM (1–3 years)	LONGER-TERM (3+ years)
• Housing Working Group • Housing Facilitator • Revise Housing Reserve Policy • Self-Financing Grant • Tax Title Right-of-First-Refusal • Parking Reductions • Federal & provincial program database • Government-to-government engagement (5.2.4) • Celebrate Success • Adopt housing targets; baseline data	• Zoning Bylaw amendment package (facilitation, student housing, care home sites) • Incentive Stacking Policy • Secondary Rental Market Safety Registry & Incentive • Accessory Dwelling Unit incentive (stack with provincial SSI) • Pre-Development Seed Funding • Infill streamlining & dollar-lot redesign • Pipeline of Projects with City Lands — Phase One • Alternative ownership feasibility (land trust / rent-to-own pilot) • Financial institution programs • Private sector engagement program • Housing Handbook (sponsored)	• Pipeline of Projects with City Lands — Phase Two (land assembly at scale) • Fee waiver program (permit fees & development charges) • Commercial Conversions • Workforce & Trades Development • Faith-based land development • Alternative ownership implementation • Housing Data Dashboard (full) • Secondary market investigation & response • National Housing Day (annual, ongoing)

IMMEDIATE (Do Now)	SHORT-TERM (1–3 years)	LONGER-TERM (3+ years)
• Point-in-Time Count (biennial)	• Community Housing Workshops • Address NIMBY & Dispel Myths • Service club engagement • First Nations & Métis Partnership Agreements • Orders to Remedy / Condition Tracking	

6.3 Dependencies and risks

- **Reserve before incentives.** The revised Housing Reserve Policy must precede grant launches. Alternative sources for funding the Reserve must be identified if land-sale proceeds fall behind budget projections.
- **Provincial operating funding for supportive housing.** The +20 supportive units/year target depends on operating and staffing dollars (e.g. Provincial Approach To Homelessness program or its successor). If provincial (or other) funding does not materialize, this target should be reported as constrained and additional community engagement initiated to discuss alternative solutions.
- **Servicing capital.** The Land Strategy to support the pipeline of projects requires servicing; SK-CHIF applications should be aligned to pipeline priorities at each intake and additional capital budget funding identified.
- **Data systems.** Monitoring is expected to mature with the City's new GIS and permitting platforms; early reporting should use available data rather than waiting for perfect systems. AI tools are emerging to make tracking and monitoring simple and effective.
- **Market conditions.** Construction costs (community estimates suggest these have risen to ~$400/sq ft, up from ~$125 in 2018) and interest rates are outside City control; the Plan's initiatives help reduce barriers and risk, and targets are reviewed annually against conditions.

6.4 Housing Targets

This Plan asks Council to formally adopt a community production target of **160 units per year**, with the following mix:

Housing type	Target (units/yr)	Primary delivery route
Affordable housing	60	Non-profit and Indigenous-led projects; City incentives + senior government capital
Entry-level market housing	55	Private builders; infill lots, self-financing grant, lender programs
Community or independent seniors (55+)	25	Private and non-profit; care home sites, age-friendly design
Transitional / supportive housing	20	Non-profit and Indigenous-led; conditional on Provincial operating funding

The housing continuum — why the mix matters

Communities that house people well treat housing as a continuum — a connected sequence from homelessness supports through emergency shelter, transitional and supportive housing, community (non-market) housing, affordable and market rental, to entry-level and full market ownership. The continuum matters because households move along it based on their lifecycle and circumstances, and an obstacle anywhere backs up the entire system:

- When seniors cannot find smaller, manageable homes, family-sized houses do not turn over – freezing supply for growing families.
- When renters cannot reach ownership, rental units never free up, and rents rise beneath them.
- When people leave supportive housing with nowhere affordable to go, they return to shelters; when shelters are full, people are unsheltered.

The target mix deliberately invests at the points where Prince Albert's continuum is most blocked. Community participants identified two transition gaps the City should monitor in addition to the housing targets established by this Plan: households leaving supportive housing who cannot yet afford “affordable” rents, and households above subsidy thresholds but below market prices (e.g. mid-market housing).

6.5 Monitoring, Reporting & Accountability

Staff expertise for monitoring is strong; time and money are the constraints. Monitoring is therefore staged — starting with data the City already collects (permits, enforcement, land sales) and maturing as the new GIS and permitting systems come online.

Initiative	What it involves	Timing	City resources
Housing Data Dashboard	Regular public updates on key continuum metrics: units built against target, average prices, vacancy, median rent, income-to-housing ratios, pipeline visibility. Web-based; sponsorship candidate; community comment: "the city could work on this." Begins as a simple annual scorecard, matures into a live dashboard. Effective AI tools are already available to assist with this task.	Short → Longer-Term	Design + web (sponsored)
Regular Inventories & Counts	Biennial Point-in-Time Count (Reaching Home-supported); inventory of non-market housing units; secondary market tracking — ownership patterns, condition, and non-local landlord concentration (companion strategies at Appendix D).	Immediate (PiT); Longer-Term (secondary market)	Minimal; small contract
Orders to Remedy / Condition Tracking	Track properties in bylaw enforcement; combine with emergency call response data to generate heat maps guiding infill, incentive, and enforcement priorities. Builds on activity already underway.	Short-Term	Staff time
Crime Free Multi-Housing Updates	Track uptake and statistical changes observed from the introduction of this new program.	Immediate / Ongoing	Staff time

Reporting

- **Annual progress report to Council** each spring: units completed by type against the 160 target, incentive uptake and Reserve balance, pipeline status, and program funding secured.
- **Annual community report-back**: the same community forum that shaped this Plan — participants asked explicitly for continued broad consultation and "the right voices at the table."

6.6 Preliminary Budget (City of Prince Albert)

The preliminary budget below is a planning-level estimate from the City's point of view, built from the financial parameters presented to Council in March 2026. Figures marked *est.* are Wallace Insights planning estimates for budget deliberation, not quotations. The architecture keeps new general-revenue spending to two recurring items — the Facilitator position and modest program administration — with everything else funded by the Housing Reserve (land-sale revenues and diverted vacant-property taxes), repaid through incremental assessment, sponsored, or cost-shared with senior governments.

Item	Year 1	Years 2–3 (annual)	Years 4–5 (annual)	Source / notes
Housing Facilitator (0.5 FTE)	$40,000	$40,000	$80,000 (full time position)	General fund (new). Aligns with the Saskatchewan municipal-sector average (~$76,700/yr FTE).
Contributions to Housing Reserve	$163,000 existing + land-sale % + vacant-property tax diversion (~$100,000 from first 5 properties)	Land-sale % + vacant-property tax diversion (continuing)	Land-sale % + vacant-property tax diversion, scaling toward 10–20 properties (~$100,000–200,000)	Reserve (no new tax revenue). Housing Policy revision sets the percentage allocation from land sales.
Self-Financing New Construction Grant (seed funding)	$200,000 seed	Self-sustaining (repaid from incremental taxes)	Self-sustaining; re-seed from Reserve only if uptake requires	Housing Reserve. Grants repay over ~7 years per project.
Secondary Rental Market Safety Registry & Incentive	—	Fee rebates ($15,000–30,000) + registry admin 0.3 FTE (est. $20,000, partly offset by fees)	Registry + rebates continue; grant programs explored	Reserve (incentive) + general fund or licensing revenue (registry admin).

Item	Year 1	Years 2–3 (annual)	Years 4–5 (annual)	Source / notes
Crime Free Multi-Housing Partnership	Minimal (existing CSO capacity; Police-delivered)	Minimal – est. $0–25,000 (City coordination role)	Minimal – est. $0–25,000; reassess if CSO capacity becomes constrained	Comparator cities report $100,000–250,000/yr for a fully-scaled, police-delivered CFMH program; Prince Albert's near-term cost is lower due to existing CSO capacity.
Accessory Dwelling Unit Incentive	$5,000–10,000/suite × est. 4–8 suites/yr = $20,000–80,000	$15,000–30,000/suite if Provincial incentive expires × est. 4–8 suites/yr = $60,000–120,000	$15,000–30,000/suite × est. 8–15 suites/yr (registry maturing) = $120,000–450,000	Housing Reserve. Stacked with Provincial Secondary Suite Incentive while available. Reassess after Provincial incentive stacking ends March 2027.
Pre-Development Seed Funding	$50,000 initial pool	Replenish from Reserve based on uptake (est. $0–25,000)	Replenish from Reserve based on uptake (est. $0–25,000)	Housing Reserve. Sized as a local bridge for early business-case work. No SEED funding currently is offered by the Federal or Provincial Governments.
Targeted fee waivers	Foregone fees (est. $10,000–25,000)	Foregone fees (est. $10,000–25,000)	Foregone fees (est. $10,000–25,000)	Backstop transfer to fee-supported activities; report actuals annually.
Alternative ownership feasibility study	—	est. $25,000–40,000 (one-time)	— (complete; pilot implementation costs TBD pending study)	Reserve; candidate for CMHC Innovation Fund / partner cost-share.
Point-in-Time Count (biennial)	Minimal	Minimal (Year 3)	Minimal (Year 5)	Reaching Home-supported; partner-delivered.

Item	Year 1	Years 2–3 (annual)	Years 4–5 (annual)	Source / notes
Housing Handbook / education products	—	est. $0–10,000	Minimal (maintenance)	Sponsorship-first; Facilitator time.
Data dashboard / scorecard	Annual scorecard: staff time	est. $15,000–25,000 (one-time)	Minimal (maintenance)	Sponsorship candidate; aligns with new GIS/permitting systems.
Zoning amendments, land screening, policies, government relations	Staff time	Staff time	Staff time	Existing complement, coordinated by Facilitator.
INDICATIVE BUDGET: new funding required	$320,000–$395,000	$215,000–$375,000	$230,000–$625,000	Of which $40-80K/yr general fund; remainder Reserve-funded and much is self-recovering.

Fiscal note: Funding demands exceed current contributions to the Housing Reserve from land sale proceed allocations. The following table provides some modelling to assist with the review of the Housing Reserve Policy.

Assumed annual lot sales	Gross revenue (at recent sale value of $66,705/lot)	Allocation percentage to Housing Reserve needed to add $250,000
10 lots/yr	$667,050	~37%
15 lots/yr	$1,000,575	~25%
20 lots/yr	$1,334,100	~19%

Appendices

Appendix A — What We Heard

The complete record of the June 2, 2026 community meeting – cardstorm results (60 cards, 11 themes), initiative dot votes and written comments for all initial 31 initiatives, target-setting feedback by table, and full Mentimeter results – is provided. Summaries are also provided for meetings held with City Council, City Administration, and two Indigenous government meetings (with Montreal Lake Cree Nation and Metis Nation-Saskatchewan).

Appendix B — Current Funding Landscape

The City's parcel screening framework and scoring tool evaluate City-owned and tax title parcels for housing suitability (servicing, location, size, encumbrances, market context). The current inventory is **preliminary** and will be completed under the Pipeline of Projects initiative (Section 5.2.1), with servicing-cost analysis aligned to SK-CHIF intakes.

Appendix C — Housing Working Group Terms of Reference

This Terms of Reference establishes the cross-sector Housing Working Group called for in Section 5.1, modelled on Saskatoon's SHIP partnership and scaled to Prince Albert's size and stage. It sets out the Group's purpose, mandate and functions, and membership (approximately 12–14 voting members across sectors), along with its relationship to Council, the Housing Facilitator, and the Indigenous leaders' table.

Appendix D — Housing Facilitator Position Description

This position description implements the Housing Facilitator role identified in Section 5.1 (Governance and Roles) and budgeted in Section 6.6. It sets out reporting relationships, key responsibilities, and qualifications, and compares hosting the position within City Administration versus an external, sector-neutral organization.

Appendix E — Secondary Rental Market Safety and Compliance

Prepared in response to Council's questions on landlord accountability and business licensing, this appendix reviews comparable municipal approaches to Prince Albert's estimated 3,395 secondary rental market units. It recommends a two-pronged, encourage-before-you-enforce model: voluntary legalization through a lightweight landlord registry for individual suites, and Crime Free Multi-Housing for larger rental buildings.

Appendix F — Infill Property Information Sheets

To close the information gap builders cite as a key barrier to infill development, this appendix provides a standardized template and process for assessing individual infill sites as they enter the City's pipeline. Completed by the Housing Facilitator with input from Planning & Development, Engineering, and Public Works, each site's sheet brings together zoning, servicing condition, ownership, cost estimates, and next steps in one place to support both staff prioritization and builder decision-making. The appendix also maps the redevelopment approvals sequence – from pre-application consultation through occupancy – for infill-specific projects.

Appendix G — Prince Albert Land Strategy

Written in plain language for Council and community readers, this appendix ranks the City's ten residential land holdings on servicing readiness, housing fit, and access, and sets out a three-phase order of work running from now through 2032. It situates the ranking against the Land Development Fund's current deficit and the partnerships needed to bring priority sites forward.

Appendix H — Self-Financing Incentive Programs

This appendix details the two self-financing grant models proposed in Section 5.2.2 – a Project-Based Repayable Grant and a Vacant-Lot Incentive – both funded from the incremental property taxes new construction generates, not general revenue. It includes a before-and-after illustration and worked examples by development type, drawing on precedents.

Appendix A — What We Heard and Guidance for the Plan

A.1 Introduction and Methodology

This appendix compiles what the City heard through four rounds of engagement undertaken while this Plan was being developed: a public community workshop, parallel working sessions with City Administration and City Council, and government-to-government meetings with Prince Albert's First Nations and Métis governments. Each round used a different format, suited to its audience, and is presented differently below as a result.

- Section A.2 is a verbatim record of the June 2, 2026 public workshop – sticky notes, table-poster comments, and e-poll results are reproduced word-for-word, with only thematic grouping and summaries added.
- Section A.3 sets out the guidance drawn from that public input for this Plan.
- Section A.4 summarizes the March 31, 2026 working sessions with City Administration and Council. Because both sessions covered the same material and were intended to inform a single City position, results are presented thematically as one combined “City” perspective rather than as two separate institutional viewpoints; the methodology and participation for each session are described so the basis for that synthesis is clear.
- Section A.5 summarizes the June 8–9, 2026 meetings with Indigenous governments. As in Section A.4, input is presented thematically rather than attributed to a specific nation or organization, in keeping with the government-to-government, relationship-building nature of these conversations; who participated and how the meetings were structured is described for context.

A.2 Community Meeting: Verbatim Record

On June 2, 2026, the City hosted a public housing workshop at the Margo Fournier Arts Centre. Approximately 30 participants from financial institutions, the homebuilding industry, community housing and service organizations, faith-based communities, and various levels of government took part in three small-group discussions and live e-polling. This section compiles their input verbatim from photographs of the cardstorming exercise (Discussion 1), the table posters (Discussions 2 and 3), and the Mentimeter export.

Transcription notes: Items are transcribed word-for-word, preserving original spelling. Unreadable words are marked [illegible]. For Discussion 2, five table copies of the initiative worksheets were photographed; dot votes are totalled across all copies. Discussion 3 sheets are labelled Sheet 1–5 in the order photographed.

Discussion 1 — Cardstorm: “What currently prevents housing construction?”

Participants generated 60 sticky notes, which they grouped on the wall under 11 theme headings. Themes are listed below by card count. No dot voting was applied to this exercise. Several cards repeat the same point in different words (especially construction cost and labour supply); the theme counts capture this weighting.

COST (12 cards)

- “Cost of Building Materials”
- “Costs are up”
- “Cost of Borrowing Capital”
- “Potential Trades Labour and Material Shortages increasing Costs”
- “Increase in property tax, insurance, house prices / Cost to build, interest rates — hard to offer affordable housing”
- “350-450/sq ft in building cost”
- “Cost of building”
- “materials cost + availability to construct”
- “COST”
- “Property Taxes”
- “Increasing costs to build: materials, labour, services, etc”
- “Construction / Contractor Inflation (25% higher in PA)”

FINANCE + RISK (9 cards)

- “Risk/liability for landlords & property owners.”
- “Low market value for homes in neighbourhoods w/ available lots makes it nearly impossible to secure mortgages for new builds in these n'hoods”
- “Strict bank policy DSR hard to meet at afforable rent”
- “Financing issues”
- “Municipalities risk adverse”
- “FINANCIAL RISK”
- “CAPITAL (Money)”
- “Government Support – Funding – Subsidies”
- “Capital to service new development”

RED TAPE (8 cards)

- “Zoning Bylaws”
- “RED TAPE”
- “Council Approvals on Discretionary use Zoning”
- “Lack of inspectors (gov't)”
- “Inefficient Technology (Property tax; payments)”
- “National & Local Building Codes”
- “Red tape (permits, service agreements)”
- “Parking Bylaw Requirments can cause reduced unit quantity on Multi-Unit Residential Units”

LAND (6 cards)

- “Need to Know What land is Available”
- “Land Location”
- “Land available for development”
- “Available LAND – Developed empty lots etc”
- “no access to aforable land”
- “Lot Availability and Type.”

PROFESSIONAL SHORTAGE + EXPERIENCE GAPS (6 cards)

- “Labour shortage for contractors”

- “Access & Increased Trades”
- “Trades / Labour Force”
- “Lack of contractors”
- “Diversity in Builders”
- “Lack of skilled builders”

LACK OF COORDINATION – “Partnerships are hard” (6 cards)

- “Competition”
- “No program to help people with construction training from the penitentiary integrate into the labour market”
- “Empowered People – Where is the capacity? How can we build more?”
- “Housing sector is fragmented and competing for the same $$$s.”
- “Engagement + outreach with businesses (eg Chamber)”
- “Coordination and Engagement of real estate sector”

SOCIAL FACTORS (5 cards)

- “Social Wellness of our Community”
- “Lack of direct payments from Prov. Gov. to landlords for clients on social assistance removes certainty/incentive for low income rentals”
- “Lack of government support for complex needs”
- “Income inequality vs. Developer wants”
- “Poor relationships between landlords & tenants”

SHOW ME THE MONEY (3 cards)

- “Conversion / Acquisition Funds (not available)”
- “Lack of Public Housing Investment and difficulties getting available funding – Municipal Programs”
- “Lack of incentives + variety for providers”

NIMBY (3 cards)

- “NIMBY ism”
- “COMMUNITY BUY IN / SUPPORT”
- “NIMBY attitudes Preventing Increased Density”

SUPPLY GAP (1 card)

- “Lack of suitable retirement / 'age in place' housing freezes housing spectrum in place – Not allowing elders to move into smaller, managable homes, and families to move into 2+ BR homes”

DIFFICULT CONSTRUCTION CONDITIONS (1 card)

- “Weather”

Discussion 1 Summary:

- Cost was the biggest concern by far – materials are expensive, contractors charge roughly 25% more in PA than elsewhere, borrowing is costly, and property taxes add further pressure, all of which make it very hard to build housing that people can actually afford to rent or buy.

- Closely related, financing and financial risk came up repeatedly – lenders are cautious, neighbourhood property values in areas with available lots are often too low to support a construction mortgage, and neither private investors nor governments are stepping up with enough funding.
- Red tape was the third major theme, with participants pointing to zoning rules, approval processes, parking requirements that eat into the number of units you can build, and a shortage of inspectors as barriers that slow projects down or kill them entirely.
- Land was also flagged – not necessarily that land doesn't exist, but that it's hard to know what's available and even harder to access it affordably.
- A shortage of skilled tradespeople and contractors came up equally often, reflecting a local labour market that can't keep pace with construction demand.
- Participants also identified a lack of coordination across the housing sector – organizations are competing for the same limited dollars rather than working together, and the private sector is largely disconnected from the conversation.
- Social factors added another layer, including income inequality, the absence of direct provincial rent payments to landlords serving social assistance clients, and strained landlord-tenant relationships that push landlords out of the rental market.
- Smaller clusters of notes pointed to insufficient public investment and incentives, community resistance to density and new development, a frozen housing spectrum caused by the lack of suitable seniors housing (which prevents older residents from downsizing and frees up family-sized homes), and weather as a practical reality of building on the Prairies.

Discussion 2 — "Which initiatives in the draft Strategy have the most potential to be helpful?"

Each table reviewed the 31 draft initiatives developed by Wallace Insights, added written comments, and placed dots on the initiatives with most potential. A total of 113 dots were placed across the five table copies. The table below lists every initiative in Strategy order, with total dot votes and all verbatim written comments.

Potential Initiative	Dots	Verbatim Notes and Comments
Infill Housing	8	"Need new strategy for 'Dollar Lots'" "Areas that are prime lots are being affected by social issues. City needs to see big picture when developing city."
Student Housing	7	"BUSING ACCESS" "Affordability vs cost to build" "Increase room rentals in homes" "Working with Poly tech, Revolving Rentals."
Parking Reductions	5	"Parking a barrier all around."
Commercial Conversions	1	—
Housing Working Group	3	—
Predesignated Care Home Sites	4	—
Zoning Bylaw Facilitation	8	—
Incentive Stacking Policy	3	"Think of prov/Fed stacking" "Need incentives first."

Potential Initiative	Dots	Verbatim Notes and Comments
Strengthen Housing Reserve Policy	5	—
Self-Financing New Construction Grant	4	—
Accessory Dwelling Unit Incentive	1	“This is realistic” “It would make safer housing but does not improve supply drastically.” “not worth the investment because of cost to legalize based on building, fire codes.”
Tax Title Right-of-First Refusal Policy	5	—
Pipeline of Projects with City Lands	3	“If you have the land and construction community available, it could work.”
Fee Waivers / Deferrals	1	“Fees would have to be waived for this to be reasonable to a contractor”
Demonstration & Design Competitions	0	—
Alternative Ownership Models	10	“Sweat equity Models” “Community needs a better understanding of land trusts.”
Hire a half-time Housing Facilitator	2	—
Private Sector Engagement	1	“Need to help the private sector understand the Social Impact of their contribution/investment.”
Financial Institution Programs	6	—
First Nations & Métis Partnerships	8	—
Service Clubs	1	—
Faith-based Communities	1	“Embassy Church (former Rivier) Convent building”
Federal & Provincial Relationships	6	“More contact w/ CMHC”
Housing Data Dashboard	3	“The city could work on this”
Regular Inventories and Counts	2	—
Orders to Remedy / Condition Tracking	3	“already doing this.”
Prince Albert Housing Handbook	4	—
Community Housing Workshops	4	“Same as Housing Working Group? – How can this group address the lack of pre-dev/SEED funds.”
Celebrate Success	0	—

Potential Initiative	Dots	Verbatim Notes and Comments
Address NIMBY & Dispel Myths	4	“Not difficult, just need someone to plan + administer”
National Housing Day	0	—

Initiatives ranked by dot votes

Rank	Initiative	Dots
1	Alternative Ownership Models	10
2	Infill Housing	8
3	Zoning Bylaw Facilitation	8
4	First Nations & Métis Partnerships	8
5	Student Housing	7
6	Financial Institution Programs	6
7	Federal & Provincial Relationships	6
8	Parking Reductions	5
9	Strengthen Housing Reserve Policy	5
10	Tax Title Right-of-First Refusal Policy	5
11	Predesignated Care Home Sites	4
12	Self-Financing New Construction Grant	4
13	Prince Albert Housing Handbook	4
14	Community Housing Workshops	4
15	Address NIMBY & Dispel Myths	4
16	Housing Working Group	3
17	Incentive Stacking Policy	3
18	Pipeline of Projects with City Lands	3
19	Housing Data Dashboard	3
20	Orders to Remedy / Condition Tracking	3
21	Hire a half-time Housing Facilitator	2
22	Regular Inventories and Counts	2
23	Commercial Conversions	1
24	Accessory Dwelling Unit Incentive	1
25	Fee Waivers / Deferrals	1
26	Private Sector Engagement	1
27	Service Clubs	1

Rank	Initiative	Dots
28	Faith-based Communities	1
29	Demonstration & Design Competitions	0
30	Celebrate Success	0
31	National Housing Day	0

Discussion 2 Summary:

The written comments alongside the dot-votes offer useful texture on what resonated and why.

- Alternative Ownership Models drew the most dots (10), with participants calling out sweat equity as a practical approach and noting that community land trusts need better public understanding before they can gain traction.
- Infill Housing, Zoning Bylaw Facilitation, and First Nations and Métis Partnerships each received 8 dots, signalling broad support across the room; the infill discussion surfaced a specific ask around reviving a "Dollar Lots" type program.
- Student Housing (7 dots) prompted the most written commentary at any single initiative, with participants identifying transit access, room rental incentives, and a working relationship with Saskatchewan Polytechnic as concrete directions worth pursuing.
- Financial Institution Programs and Federal and Provincial Relationships tied at 6 dots each, with participants specifically calling for closer contact with CMHC.
- Parking Reductions, Strengthen Housing Reserve Policy, and Tax Title Right-of-First Refusal each received 5 dots, with parking described as "a barrier all around."
- On the Accessory Dwelling Unit Incentive, written comments were mixed – one participant called it realistic while others questioned whether the cost of bringing existing suites up to building and fire code standards outweighs the supply benefit.
- The Incentive Stacking Policy prompted a note that incentives need to exist before they can be stacked, and that provincial and federal layering should be explicitly built into the framework.
- Three initiatives – Demonstration and Design Competitions, Celebrate Success, and National Housing Day – received no dots, suggesting participants viewed them as lower priority relative to the operational and financial tools on the list.

Discussion 3 — Setting and implementing housing targets: Getting to 160 units/year

Five table sheets were completed. All handwritten notes are transcribed below under the proposed target they were written against. Annotations in [square brackets] describe arrows, placement, or markings on the sheet.

Add 20 units/year — Transitional / Supportive Housing

- “Could use more w/ plan to transition to affordable housing (Sheet 1)”
- “✻ This model would require operation funds for staffing. (Sheet 2)”
- “You need more of this to help resolve the homelessness issue (Sheet 3)”
- “other models have kept to ‘Housing First’ to focus efforts at this end of the continuum. [“13%” written under target] (Sheet 4)”

- “needs accountability ↳ tenants need to respect housing to increase initiative for investors to help increase supply (Sheet 5)”

Add 60 units/year — Affordable Housing

- “↑ GAP? Those leaving supportive but don’t make enough for affordable. [arrow toward Transitional/Supportive row; “38%” written under target] (Sheet 4)”
- “[Arrow from note in Entry-level row points to this row:] Must use existing supply or funding to support cost (Sheet 5)”

Add 25 units/year — Community or Independent 55+

- “Age in place style housing (Sheet 1)”
- “[“16%” written under target] (Sheet 4)”

Add 55 units/year — Entry-level Market Housing

- “No incentive for private to build rentals (Sheet 4)”
- “incentives to build RTO / alternative methods to help the gap build capacity. [“34%” written under target] (Sheet 4)”
- “initiative for existing owners to invest in run-down rentals to flip into home ownership/affordable rentals (Sheet 5)”

OTHER (write-in)

- “+40/year — mid-level market housing — LARGE GAP [underlined] (Sheet 2)”
- “see GAPS! (Sheet 4)”
- “[Margin note, bracketing the 55+ and Entry-level rows:] GAP — Those who are above SHIM, but cannot afford Market rates. (Sheet 4)”
- “Land availability (Sheet 5)”
- “Infrastructure (Sheet 5)”
- “64 million to build the above but does not include the land. (Sheet 5)”

Discussion 3 Summary:

Participants seemed to generally accept the framework while surfacing important concerns about gaps, feasibility, and the conditions required to make each segment of the housing continuum actually work.

- On transitional and supportive housing (+20 units/year), there was clear agreement that the target may even be too low given the scale of homelessness in Prince Albert, but participants flagged that this type of housing requires ongoing operating funding for staffing – not just capital to build – and that tenant accountability needs to be part of the model to sustain investor and community confidence.
- The affordable housing target (+60 units/year) prompted one table identified a "gap within the gap," noting that people leaving supportive housing often cannot afford even affordable rental rates, leaving them effectively stranded on the continuum.
- The 55+ independent and community housing target (+25 units/year) was affirmed with a note about the importance of age-in-place design.
- For entry-level market housing (+55 units/year), participants were skeptical that the private sector will respond without meaningful incentives, and suggested rent-to-own and alternative financing models as ways to stimulate supply and build a pathway to ownership.

- The most significant write-in contribution was a call for a mid-market housing category – an additional +40 units per year – to serve households who earn too much to qualify for subsidized housing but cannot afford market rates; one table underlined this as a "LARGE GAP" and another bracketed it explicitly as the segment sitting above the Saskatchewan Housing Income Limits but below true market affordability.
- Two tables also noted practical constraints that cut across all targets: land availability and infrastructure capacity.
- One table estimated the capital cost of achieving the full target at $64 million, excluding land – a figure that underscores both the scale of the challenge and the importance of the land and incentive strategies elsewhere in the Action Plan.

Mentimeter e-Poll Results

Q1 — Ranking: "The most effective changes to accelerate housing development will come from:" (22 respondents)

Strategy Area	1st	2nd	3rd	4th	5th
Land Strategy & Incentives	12	9	0	0	0
Understand the Issues and Barriers – Research & Monitoring	6	0	5	5	5
Adaptive Policy & Regulations	2	7	6	5	0
Partnerships	2	4	6	4	3
Education & Awareness	0	0	3	5	11

Land Strategy & Incentives was ranked first or second by 21 of 22 respondents. Education & Awareness was ranked last by 11 of 22.

Q2 — Word cloud: "The best ideas I heard today are…" (19 respondents, 30 entries)

Entries are verbatim (Mentimeter joins multi-word entries with underscores), grouped where duplicates or near-duplicates occurred:

- **Partnerships / collaboration** (8): Partnerships; Partnership; Joint_partnerships; Partnering_w_stakeholders; Partnerships_with_govt; Co-operation; Collaboration; Neighbours
- **Incentives** (5): Development_incentives (×2); Tax_incentives; Self-financing_incentive; Self_financing_incentives
- **Land trusts / land** (6): Land_trusts; Land_trust; Land_Trust; Land_Trusts; Land_strategy; Church_owned_land
- **Capital / funding** (3): capital; Federal; Community_Housing_Bonds
- **Other models & ideas** (5): Sweat_equity; Rent_to_own; Baked_in_carehomes; Housing_handbook; Affordability
- **Other** (3): No_to_red_tape; Whats_the_Roi_stakeholde; Weather

Q3 — Open response: "As the City of Prince Albert and others who can contribute to solutions move forward, I want us to keep this in mind..." (17 respondents, 23 responses; no upvotes recorded)

- "Change starts small"
- "Collaboration"
- "We need to be willing to take on risk to make room for innovation"
- "Housing issues are not going to be solved over night or by a single group. Everyone must work together and be on the same page"
- "Community engagement"
- "Many Hands Make Light of the work ! 💪 CA"
- "YIMBY"
- "Being open to take risks and try things outside the box"
- "Bring the right voices to the table"
- "The housing shortage affects everyone and has a major impact in the future of our City. This needs to be a priority."
- "What's the purpose"
- "The issue is diverse and response needs to be just as diverse. Many solutions are required and will take time."
- "The cost of everything, it affects everyone. We need to work together to be on the same page."
- "We need more non market housing."
- "Relax. When there is a demand for housing the builders will be there, and the houses will be built. Do not blame absence of a market on policy. Policy changes will help, but the demand must be there."
- "The community needs to come together to address issues around safety"
- "Shelter/Housing is a basic need for every human. Quality of life for a community is improved when everyone is sufficiently housed"
- "The city needs to focus on big picture strategy when making decisions of zoning and approving development in certain areas. They need to focus on marketing the city and improving problem areas"
- "Let's find ways to meet and support people at every level of the Housing continuum"
- "Ban the old boys club"
- "Broad community consultation."
- ""Show me the incentive and I will show you the outcome.""
- "Reviewing and revising zones to adjust value/cost/demand"

E-Poll Results Summary:

The e-poll results across all three questions point in a consistent direction.

- On the ranking question, participants were nearly unanimous that Land Strategy and Incentives is where the highest-impact action lies – 21 of 22 respondents ranked it first or second, making it the clearest signal of the day.
- Adaptive Policy and Regulations and Partnerships clustered in the middle of the rankings, while Education and Awareness was ranked last by half the room, suggesting participants see it as a supporting activity rather than a driver of change.
- The word cloud reinforced the ranking results, with partnerships and collaboration generating the most entries (8), followed closely by land trusts and land strategy (6) and development

incentives (5) – the three concepts that also dominated the dot-voting exercise earlier in the session.

- Sweat equity, rent-to-own, community housing bonds, and church-owned land appeared as specific ideas participants wanted carried forward.
- The open responses added an important attitudinal layer: the dominant themes were a willingness to take risks and try unconventional approaches, a recognition that no single organization can solve this alone, and a strong call for sustained collaboration across sectors.
- Several participants emphasized that the housing shortage affects everyone and must be treated as a community-wide priority, not a niche planning concern.
- A small number of responses added a note of caution – one suggested that market demand, not policy, ultimately drives construction; another called for safety and neighbourhood conditions to be part of the conversation.
- Taken together, the three questions suggest participants were aligned on land and incentives as the priority, and broadly supportive of a collaborative, risk-tolerant approach to implementation.

A.3 Guidance for the Housing Strategy and Action Plan

The guidance below is drawn directly from the input recorded in Part 1. Each point cites the evidence on which it rests.

1. Confirm Land Strategy & Incentives as the lead pillar of the Plan.
The e-poll was unambiguous: 21 of 22 respondents ranked Land Strategy & Incentives first or second among the five strategy areas, and the cardstorm placed cost, finance/risk, and land availability at the centre of what prevents construction (27 of 60 cards). The Plan should front-load land and incentive actions in Year 1 and present them as the headline commitments. Education & Awareness actions (ranked last by half the room, and with Celebrate Success and National Housing Day receiving zero dots) should be retained but folded into other initiatives at low cost rather than resourced as stand-alone actions.

2. Elevate Alternative Ownership Models – paired with public education on how they work.
Alternative Ownership Models drew the most dots of any initiative (10 of 113), and land trusts dominated the 'best ideas' word cloud (4 entries, plus sweat equity and rent-to-own). However, a table comment cautioned that the "community needs a better understanding of land trusts." The Plan should commit to a concrete first step – e.g., a feasibility assessment and partner scan for a community land trust and rent-to-own pilot within 18 months – and bundle it with a plain-language explainer through the Housing Handbook and Community Housing Workshops.

3. Sharpen the Infill Housing initiative to deal with appraisal gaps, the Dollar Lots program, and neighbourhood conditions.
Infill ranked second (8 dots), but participants flagged specific design requirements: a "new strategy for 'Dollar Lots'", the reality that "prime lots are being affected by social issues", and the cardstorm barrier that low market values in lot-rich neighbourhoods make it "nearly impossible to secure mortgages for new builds." The infill action should therefore explicitly include: (a) a redesigned dollar-lot/incentive package sized to close the appraisal-to-cost gap; (b) coordination with safety and neighbourhood-improvement efforts; and (c) work with local lenders (see point 6) on financing products for low-appraisal areas.

4. Proceed with regulatory streamlining – zoning facilitation, parking reductions, and student housing.

Zoning Bylaw Facilitation tied for second (8 dots), Student Housing received 7, and Parking Reductions 5, with the comment "Parking a barrier all around" and a cardstorm card on parking bylaws reducing unit yields. Red Tape was the third-largest barrier theme (8 cards). The Plan should package these as a single early zoning bylaw amendment (density floors, form-based flexibility, delegated parking relaxations, purpose-built student housing as a defined use), and address the cardstorm concern about Council approvals on discretionary use by maximizing permitted-use pathways. Student housing actions should incorporate transit/busing access and partnership with Sask Polytech, as written on the posters.

5. Treat First Nations & Métis partnerships as a top-tier action, not included among other partnerships.

First Nations & Métis Partnerships tied for second among all initiatives (8 dots) – the highest-ranked partnership action. Combined with the parallel government-to-government meetings underway, the Plan should set a named deliverable (e.g., a joint development or head-lease exploration with at least one First Nation or Métis partner within the first two years) rather than a generic commitment to meet.

6. Build the finance toolkit in the order participants described: incentives first, then stacking, with lenders and senior governments at the table.

Financial Institution Programs (6 dots) and Federal & Provincial Relationships (6 dots, "More contact w/ CMHC") outranked most City-side incentive mechanics, and finance/risk barriers (9 cards) plus funding-access barriers (3 cards) loomed large in the cardstorm. Comments on the incentive initiatives provided sequencing advice: "Need incentives first" and "Think of prov/Fed stacking." The Plan should: (a) establish the Housing Reserve funding model and the Self-Financing New Construction Grant first; (b) write the Incentive Stacking Policy to explicitly stack provincial and federal programs, not just City ones; and (c) launch the credit union/bank program early, aimed at the mortgage and Debt Service Ratio constraints recorded in the cardstorm.

7. Close the two target gaps participants identified on the continuum.

Discussion 3 produced a consistent message: the proposed targets leave gaps. Participants flagged (a) people "leaving supportive but don't make enough for affordable," and (b) households "above SHIM, but cannot afford Market rates," with one table proposing an explicit "+40/year mid-level market housing" target. The Plan should either add a mid-market/near-market rental target or show transparently how the +60 affordable and +55 entry-level targets serve those two transition groups. Rent-to-own and flip-to-ownership incentives written on the sheets are candidate tools.

8. Pair the supportive housing target with operating commitments and tenancy supports.

Tables supported more transitional/supportive housing ("You need more of this to help resolve the homelessness issue"; "Could use more w/ plan to transition to affordable housing") but attached conditions: "This model would require operation funds for staffing," alignment with "Housing First," and "accountability" / tenancy supports to keep investors in. The Plan should state that the +20 supportive target is conditional on securing provincial operating/staffing funding, and should include a tenancy support and landlord-relations component (echoing the Social Factors barrier cards on landlord-tenant relationships and direct payment certainty).

9. Be explicit about land servicing and infrastructure costs in the implementation plan.
One table costed the targets at "64 million to build the above but does not include the land," and added "Land availability" and "Infrastructure" as write-ins; the cardstorm echoed this ("Capital to service new development"; "Need to Know What land is Available"). The Plan's land actions (Pipeline of Projects with City Lands, land assembly, Tax Title policy — 5 dots) should be accompanied by a public land inventory and a servicing-cost strategy so the targets are credible.

10. Add a workforce/trades response – currently the biggest barrier theme without a matching initiative.
Professional shortage and experience gaps generated 6 cards (plus trades-cost cards under COST), including a specific idea: a program helping people "with construction training from the penitentiary integrate into the labour market." No draft initiative squarely addresses labour supply. The Plan should add an action – e.g., partnerships with Sask Polytech, the penitentiary training pathway, and apprenticeship attraction – under the Partnerships pillar.

11. Clarify the coordination architecture and assign the communications workload to the Housing Facilitator.
Participants saw overlap between the Housing Working Group and Community Housing Workshops ("Same as Housing Working Group?") and asked how the sector's "lack of pre-dev/SEED funds" would be addressed; the cardstorm described a sector that is "fragmented and competing for the same $$$s." The Plan should define distinct mandates (Working Group = coordination/decision forum; Workshops = capacity building), consider a small pre-development/seed fund within the Housing Reserve, and assign NIMBY education (4 dots; "Not difficult, just need someone to plan + administer"), Handbook, and dashboard upkeep to the Housing Facilitator position so they actually happen.

12. Calibrate or reframe low-support initiatives.
Demonstration & Design Competitions, Celebrate Success, and National Housing Day received no dots; Commercial Conversions, Fee Waivers, Service Clubs, and the Accessory Dwelling Unit Incentive received one each. Accessory Dwelling Unit comments were mixed ("This is realistic" vs. "not worth the investment because of cost to legalize based on building, fire codes" and limited supply impact). If retained, this action should be repositioned around safety/legalization with code-compliance support, and grants or fee waivers should be sized meaningfully ("Fees would have to be waived for this to be reasonable to a contractor"). Low-support items can remain in the Plan but should not be introduced in Year 1.

13. Carry suggested operating principles into the Plan's implementation framework.
The closing poll asked what to keep in mind. Recurring messages were:

- act together across the whole community (8+ responses on collaboration and shared responsibility),
- accept risk and innovation ("willing to take on risk to make room for innovation"; "try things outside the box"),
- treat housing as a basic need and a priority,
- expand non-market housing,
- address safety, and
- stay realistic about market demand.

These should appear as guiding principles in the Plan, and the monitoring framework (dashboard, annual review with builders) should report back to this same community – several respondents asked for continued broad consultation and “the right voices at the table.”

A.4 City Administration and Council Input

A.4.1 Methodology and Participation

On March 31, 2026, City Administration staff and City Council each took part in a separate working session on the draft Housing Strategy. Both sessions used the same format and covered the same material: a review of the Housing Needs Assessment findings and the Strategy's five focus areas, a facilitated discussion of enablers and barriers to housing construction in Prince Albert, and live polling to gauge support for draft initiatives. Seven members of City Administration took part (six for the final polling section on Education & Awareness); nine members of Council took part in the polling exercises (eight for one poll on low-investment priorities).

Individual comments are not attributed to specific staff members or Councillors in either session. Because the two sessions were designed to inform a single City position on the Plan, and because the great majority of what was heard converged rather than diverged, the themes below combine input from both sessions into one “one City” perspective. Where polling revealed a genuine difference in emphasis between the two groups, that is noted in the text without identifying which group leaned which way, since the underlying goals were shared — only the preferred tools varied.

A.4.2 Strengths to Build On

- Partnerships are consistently viewed as the City's strongest asset — particularly with Indigenous governments, the non-profit sector, the Province, and post-secondary institutions such as Saskatchewan Polytechnic (see Section A.5 for direct engagement with Indigenous governments).
- The tools the City already controls — land, fees, bylaws, permitting, and existing incentive programs — are viewed as well-designed, ready-to-use levers already within reach, rather than tools that need to be invented.
- City-owned land, once put to use, is viewed as a significant, currently untapped asset.
- Recent momentum is real and worth building on: a complex needs centre under development with the Province, concrete progress through the Community Safety and Well-Being division, recent development approvals including the Crescent Acres subdivision, manageable infrastructure upgrades in West Hill, and a new four-unit as-of-right zoning change with potential to add housing variety.
- Growing investor interest in Prince Albert, partly driven by the new hospital development, and the presence of Saskatchewan Polytechnic as a strong anchor institution, are both seen as tailwinds.
- Prince Albert's service-oriented population and strong working relationships with the non-profit sector and the Province were named as genuine community assets, alongside the Mayor's personal, visible commitment to the housing file.

A.4.3 Barriers and Challenges

- Cost is the dominant concern: construction costs in Prince Albert have risen from roughly $125/sq ft in 2018 to about $400/sq ft today — a structural shift outside the City's direct control — and appear higher than in comparable Saskatchewan cities.
- The City's inventory of serviced, shovel-ready land has fallen roughly a decade behind where it needs to be, and a dedicated land fund was identified as a needed tool not yet in place.
- Fiscal capacity is limited: the City's property tax base is structurally concentrated in a small number of higher-value properties, and depleted financial reserves limit the City's ability to fund housing initiatives independently — making senior-government programs and partnerships essential to reaching the roughly 160 units/year target.
- Limited mortgage access and down-payment support constrain housing demand even in places where supply exists.
- Growth is creating new pressure: the 2028 hospital opening is expected to generate significant workforce housing demand that is not yet being planned for, and calls involving unhoused individuals have risen sharply since 2020, straining Fire and Parks resources.
- Gaps remain in the housing mix: seniors' housing variety is limited, student housing is under significant pressure (Saskatchewan Polytechnic housing fills immediately), and local builders tend to operate either at the high end or with full non-profit funding, leaving a gap in the "missing middle."
- System-wide pressures include displacement of Saskatchewan Housing tenants, and some residents relocating out of Prince Albert specifically to distance themselves from the city's social challenges — seen as a reputational and retention risk worth addressing directly.
- Infrastructure planning has historically been reactive; an asset-management approach is developing but not yet mature, and new zoning permissions could outpace infrastructure capacity if not carefully sequenced.

A.4.4 Polling: Priorities and Trade-offs

Both sessions rated draft initiatives on a scale from 0 (not worth pursuing) to 2 (yes), with 1 as maybe. The table below combines the results of both sessions into a single average score per initiative, out of 2.00, together with a note on how consistent that support was across the two sessions.

Initiative	Average Score (of 2.00)	Pattern Across Sessions
Student housing project(s)	2.00	Unanimous support in both sessions
Focus on infill development	1.84	Strong support in both sessions
Strengthen Housing Reserve Policy	1.79	Strong support in both sessions, unanimous in one
Pipeline of projects using City-owned land	1.71	Strong, consistent support
Self-financing new construction grant	1.61	Strong, consistent support

Initiative	Average Score (of 2.00)	Pattern Across Sessions
Incentive stacking framework	1.54	Moderate-to-strong support, more pronounced in one session
Avoid concentration of affordable housing	1.43	Support for the goal was shared; preferred approach varied (see below)
Pre-designate care home sites	1.34	Moderate support
Formal Housing Advisory Committee	1.27	Moderate support; more favoured in one session than the other
Permit fee waivers/deferrals	1.12	Moderate support, more pronounced in one session
Development Charge waivers/deferrals	1.04	Support varied between sessions
Seniors property tax deferral	1.02	Support varied between sessions
Rent Bank	0.35	Lowest-scoring idea in both sessions

There was strong, consistent alignment on making full use of the City's existing assets — land, the Housing Reserve, and planning authority — before creating new programs from scratch, and on treating a Rent Bank as a poor fit for direct City delivery, better suited to a non-profit partner.

Where scores varied more between sessions, the pattern generally reflected a difference in orientation rather than disagreement on goals: some input favoured direct fiscal tools — waivers, deferrals, and stacked incentives — that private and non-profit builders can factor directly into project financing, while other input favoured planning and spatial tools that shape where and how housing is built, such as prioritizing infill and pre-designating care home sites. On avoiding concentration of affordable housing specifically, input was split on approach: some favoured wider distribution of affordable housing across the city, while other input saw targeted redevelopment of lower-cost sites, including areas with currently poor housing conditions, as a deliberate strategy for neighbourhood improvement over time. This Plan's approach to both should draw on each perspective rather than choosing one exclusively.

A.4.5 Partnerships and Low-Investment Ideas

- Indigenous governments were named most often and most specifically as partnership candidates — Prince Albert Grand Council, Métis Nation–Saskatchewan, and individual First Nations including Montreal Lake Cree Nation, the Peter Ballantyne Cree Nation grouping, and James Smith Cree Nation (see Section A.5 for the City's direct engagement with Indigenous governments).
- Other partners named included the YWCA, Riverbank Development Corporation, post-secondary institutions, home builders, credit unions, and non-profit organizations generally.
- Funding competition, funding restrictions, and the challenge of affordable builds were the most frequently cited barriers to productive partnership. Territorialism between organizations and the importance of “finding the right person from the City committed to doing this” were also raised — an observation that speaks directly to the Housing Facilitator role proposed in this Plan (Appendix D).

- Five low-investment, high-impact approaches were tested, each scoring between 7.0 and 8.6 on impact: facilitating access to government funding, bringing partners together for creative solutions, using City-owned land to incentivize outside investment, policy and zoning reforms, and self-financing programs — with policy/zoning reform and using City land as leverage standing out as comparatively low-effort options.

Idea	Effort (/10)	Impact (/10)
Facilitating access to government funding	6.6	8.6
Bringing partners together for creative solutions	6.9	8.1
Using City-owned land to incentivize outside investment	5.0	8.1
Policy and zoning reforms	4.3	7.5
Self-financing programs	4.7	7.0

A.5 Indigenous Government Engagement

A.5.1 Methodology and Participation

On June 8 and 9, 2026, City leadership met separately with Montreal Lake Cree Nation (MLCN) leadership, Métis Nation–Saskatchewan (MN-S) leadership, and – in a third conversation – an Elder together with the Mayor, to discuss housing partnership opportunities specific to Prince Albert's First Nations and Métis communities. Invitations for these sessions were also extended to the Prince Albert Grand Council, Lac LaRonge Indian Band, Mistiwasis Nêhiyawak First Nation, Peter Ballantyne Cree Nation, Ahtahkakoop Cree Nation, and Metis Nation-Saskatchewan leadership and to City Council; participants who took part included MLCN's Chief and Council, senior MN-S directors responsible for infrastructure and housing, an Elder Senator, the Mayor, and Ward Councillors.

These meetings build on the ongoing government-to-government relationship between the City and Indigenous governments and organizations, and directly inform Section 5.2.4 (Indigenous Housing Partnerships) of this Plan. As in Section A.4, individual comments are not attributed to specific participants or organizations below; the themes combine input from all three conversations into a single record, in keeping with the relationship-building purpose of these meetings.

A.5.2 The Scale of Housing Need

All three conversations opened with the same Housing Needs Assessment findings that shaped this Plan: a gap of roughly 1,470 homes by 2036, Indigenous households significantly over-represented in core housing need, Point-in-Time homelessness counts that have roughly doubled annually since 2020, and a large unregulated secondary rental market. Participants added detail specific to Prince Albert's First Nations and Métis communities:

- Housing organizations serving students and employers in Prince Albert reported a steep shortage of available units.
- Prince Albert draws First Nations students from across the region for post-secondary and high school education, reinforcing student housing as a First Nations issue, not only a general one.

- Families and seasonal workers connected to First Nations communities were identified as populations with acute, and often overlooked, housing needs – most members of Prince Albert's urban First Nations population are in the city for work, school, or medical care.
- Elder care home costs (roughly $2,000/month) are unaffordable for many Elders, and participants identified a clear need for a culturally appropriate, affordable seniors' housing option – an “Elders Lodge.”
- Emergency housing costs, including hotel stays during family health crises or bereavement, were identified as a significant and rising cost that points to gaps in the housing continuum.
- Approximately 3,000 registered Métis members live in Prince Albert, supported by a range of programs. Project plans are underway for 24 units of supportive housing, 26 Elders Lodge units, and 54 units of residential and community housing, with one project currently constrained by an outstanding servicing agreement.
- The Province was noted to be actively seeking opportunities to invest in small-scale supportive housing projects.

A.5.3 Barriers to Indigenous-Led Housing Development

- Land access was identified as the primary barrier to Indigenous-led housing development in Prince Albert. Participants expressed interest in a “head lease” model that would allow a local urban services organization to hold and develop land directly.
- Conventional financing is difficult to secure for Indigenous-led housing projects; participants called on financial institutions to share risk more actively in these projects.
- A shortage of local contractors was noted, alongside interest in modular construction as a way to expand capacity.
- Participants noted that improving the housing system for low-income and vulnerable households tends to make housing easier to produce and operate for everyone – a rising-tide framing for the Plan's overall approach.
- The City of Saskatoon's land acquisition and disposition policy was raised as a model worth adapting locally, alongside a call for a more streamlined, predictable City process to reduce the burden on applicants navigating multiple City departments.
- Participants emphasized that stronger, more consistent working relationships with City staff – built on mutual understanding of each partner's needs and constraints – are foundational to progress, and specifically requested more joint technical meetings and shared planning sessions going forward.

A.5.4 What Successful Partnership Looks Like

This question generated the most detailed input of the three conversations.

- “Partnership is the path” was stated directly and repeatedly.
- Participants raised the potential role of a development corporation vehicle to carry projects forward, and noted that provincial and federal involvement will be needed alongside an Indigenous governance role.
- An urban services organization serving the roughly two-thirds of one nation's membership who live off-reserve is establishing a new governing board.

- A community census campaign was identified as a way to strengthen the data behind future federal funding applications.
- Participants wanted to learn from other Saskatchewan Indigenous housing organizations that are "taking big strides," and requested that case studies of successful partnership models be included as a resource alongside this Plan.
- Ongoing, regular dialogue – not a single consultation – was identified as the desired way forward.
- Participants underlined that without a coordinated City effort, progress on Indigenous housing partnerships would continue, but more slowly and with more difficulty than necessary.
- A technical planning coordinator role was proposed, to help forecast housing and funding needs and bridge planning between Indigenous governments and the City – a function closely related to the Housing Facilitator role proposed in this Plan (Appendix D).
- Participants asked that Indigenous partners be recognized as distinct governing partners, each with their own capacity and priorities, rather than grouped into a general category — with a preference for formal, distinctions-based Partnership Agreements over a Memorandum of Understanding, and an offer to help draft an initial version of such an agreement.
- A Housing Working Group modelled on the Saskatoon Housing Initiatives Partnership (SHIP) – the same precedent that shapes the Working Group Terms of Reference in Appendix C of this Plan – was proposed, with participants highlighting the value of including social service organizations in that forum.

A.5.5 Housing Types and Populations of Shared Concern

- Seniors and Elders housing was the most consistently named priority across all three conversations, given the cost of existing care home options and the absence of culturally appropriate alternatives.
- Housing for post-secondary and high school students was identified as a First Nations-specific priority, given the number of students Prince Albert draws from the wider region.
- Housing for families, including seasonal workers connected to First Nations communities, was identified as a distinct need from single-person or student housing.
- Homelessness was linked by participants to gaps in provincial income and rent-subsidy policy, with broad support across the conversations for Housing First approaches.

A.5.6 Governance and Next Steps

- A working group drawing representation from Indigenous governments and relevant partner organizations.
- A Housing Working Group modelled on SHIP, with social-service participation – the model developed further in Appendix C of this Plan.
- A technical planning coordinator role to bridge organizational planning between Indigenous governments and the City.
- A formal, distinctions-based Partnership Agreement with MN-S.
- A flexible memorandum-of-understanding framework with the City more broadly, able to accommodate changing resources and priorities over time while still underpinning joint funding applications.

- A community census campaign to strengthen the data behind future funding applications.
- Continued, regular dialogue between the City and Indigenous governments going forward, including a suggestion of quarterly meetings between the City and area Chiefs, and identification of both an Elder and a Council champion to help carry the relationship forward.

A.5.7 What This Means for the Plan

- There is genuine, shared interest – among Indigenous leadership, the Mayor, and Council – in moving from consultation to co-design and co-delivery of housing solutions.
- Land access is the single biggest structural barrier to Indigenous-led housing development in Prince Albert; a head lease model and a direct federal funding recipient role both point toward solutions that work around the City's own land constraints.
- Indigenous governments are ready to negotiate formal, distinctions-based partnership agreements, and have specific views on what those agreements should include.
- Seniors' housing and student/youth housing are the two areas of clearest shared priority, and the most likely to yield early partnership projects.
- The Housing Working Group, a technical coordinator role, and the Housing Facilitator position proposed in this Plan are, in different forms, asking for the same thing: a dedicated point of contact who holds relationships and keeps the work moving (see Appendices C and D).
- Federal funding applications co-led by Indigenous governments — with the City contributing land, regulatory support, and municipal partnership – represent a realistic near-term opportunity that this Plan names explicitly in Section 5.2.4.

Appendix B: Current Funding Landscape

Current as of June 2026. Given the pace of change in housing funding programs, readers are encouraged to verify program status, intake dates, budgets, and parameters directly with the listed sources before relying on this appendix for application purposes.

B.1 Federal Programs

Build Canada Homes (BCH) is a new federal agency mandated to build affordable housing at scale, leveraging public lands, flexible financial incentives, private capital, and modern methods of construction. Launched in September 2025 with an initial $13 billion capitalization, BCH's first wave of investments includes $1 billion directed specifically to the construction of transitional and supportive housing for people experiencing or at risk of homelessness, and a $1.5 billion Canada Rental Protection Fund to help preserve at-risk affordable rental housing. Both of these are highly relevant to Prince Albert's housing situation.

BCH explicitly lists non-profit and community housing providers, Indigenous governments and partners, private developers in partnership with non-profits, and provincial, territorial, and municipal governments as its target partners. Eligible project types include new builds, infill and redevelopment, mixed-income and mixed-use developments, supportive or transitional housing, and affordable ownership housing. In the near term, BCH is prioritizing shovel-ready projects – defined as fully planned and ready to commence construction within 12 months or less.

BCH supports portfolio approaches allowing one or more partners to submit multiple projects together. Local governments, Indigenous communities and organizations, and non-governmental organizations can act as aggregators to help small scale housing developers/providers access funding. Project sizes will be tailored to community need, with smaller projects recognized as appropriate in rural, northern, or Indigenous communities. On the Indigenous housing front, BCH will lead delivery of approximately $1.7 billion to support Indigenous housing in urban, rural, and northern communities.

The City of Prince Albert could engage BCH directly as a municipal government partner, or support local non-profits and Indigenous housing organizations in submitting proposals. There is also a related infrastructure program: the Canada Housing Infrastructure Fund (CHIF) has been used in Saskatchewan to fund water, wastewater, stormwater, and solid waste infrastructure upgrades that enable housing construction.

Stream	Amount / Status	Link
Transitional / supportive housing	$1B — OPEN, proposals accepted	BCH Overview
Urban, Rural and Northern (URN) Indigenous housing	$1.7B — confirmed April 24, 2026; intake details forthcoming	BCH Approach
Canada Rental Protection Fund	$1.5B	BCH Policy Framework
General proposal portal	OPEN — rolling intake	Step-by-Step Guide

With the launch of Build Canada Homes, CMHC's role has shifted in focus. CMHC now describes its role as a national convenor to promote stability and sustainability in Canada's housing finance system, with mortgage insurance products supporting access to homeownership and the creation and maintenance of rental supply, and research and data informing housing policy. Critically, however, some of its flagship contribution programs have closed. The Affordable Housing Fund (AHF) – a $16.1 billion program that provided low-interest and forgivable loans and contributions for new affordable housing construction and repair – has fully committed all its funding and the application portal is now closed. CMHC's Preservation Funding program also closed in February 2026 with no advance public notice. What remains open and actively relevant is CMHC's Apartment Construction Loan Program (ACLP**)**, a loan-based instrument rather than a grant: the $55 billion ACLP provides low-cost financing to support more than 131,000 new rental homes across Canada by 2031–32, with fully repayable low-interest loans targeting rental construction for middle-class Canadians. Affordable housing providers in Prince Albert – including non-profits, Indigenous housing organizations, and private builders – should now treat CMHC primarily as a financing partner and BCH as the avenue for contribution funding and capital partnerships.

Program	Status	Link
Affordable Housing Fund (AHF)	CLOSED — all funding committed	—
Seed Funding	CLOSED (February 2026)	—
Preservation Funding	CLOSED	—
Apartment Construction Loan Program (ACLP)	$55B — OPEN; low-interest repayable loans for nonprofits and private builders	[ACLP]
MLI Select mortgage insurance incentives	OPEN	[CMHC Funding Programs]
Section 95 On-Reserve Non-Profit Housing	OPEN — direct loans up to 100% eligible capital cost	[CMHC Indigenous Funding Hub]
Indigenous Youth Housing Internship Program	Annual; April 2026 intake closed — watch for April 2027	[Internship Program]

Reaching Home: Canada's Homelessness Strategy is the federal government's primary funding mechanism for addressing homelessness in designated communities across Canada, using a systems-based, data-driven, and outcomes-oriented approach. In Prince Albert, the strategy operates through two distinct community entities. River Bank Development Corporation (RBDC) serves as the designated Community Entity, administering Reaching Home funding for the city. RBDC functions as an affordable housing provider and manages the homelessness strategy for the community, supporting Housing First initiatives and local partnerships. As CE, RBDC distributes federal funding to local service providers, oversees Coordinated Access systems, and manages the Homeless Individuals and Families Information System (HIFIS). RBDC works alongside a Community Advisory Board (CAB), holding quarterly meetings to consult on Reaching Home directives, receive input on Indigenous practices, and share updates on Coordinated Access policies and HIFIS data. Alongside RBDC, Métis Nation–Saskatchewan (MN–S) holds a separate CE designation for the Non-Designated Indigenous Homelessness and Non-Designated Rural and

Remote Homelessness funding streams, giving it a provincial mandate that extends into Prince Albert and surrounding communities. Because Prince Albert does not have designated Indigenous Homelessness funding through the community stream, RBDC makes collaborative efforts with the CAB and local Indigenous agencies to integrate Indigenous perspectives into the Coordinated Access governance model — a gap that MN–S's provincial CE role is partly designed to address.

Resource	Link
RBDC — Reaching Home	riverbankdevelopment.ca
Métis Nation–Saskatchewan Housing	metisnationsk.com/housing
Reaching Home / Homelessness — Canada	housing-infrastructure.canada.ca
RBDC 2023-24 Community Homelessness Report (PA)	PA CHR Summary PDF

B.2 Programs Supporting Indigenous Housing

The federal government delivers Indigenous housing support through four distinct streams, each with different delivery agents, eligibility bases, and relevance to Prince Albert.

1. Urban, Rural and Northern (URN) Indigenous Housing Strategy — $4 billion

The most significant and recently restructured stream. The URN Indigenous Housing Strategy is a $4-billion federal investment supporting housing in urban, rural and northern communities through a balance of Indigenous-led funding agreements and open, project-based funding. As of April 24, 2026, the delivery approach was updated: close to $1.7 billion will be delivered by Build Canada Homes to support Indigenous housing providers; nearly $2 billion will go toward distinctions-based agreements with First Nations, Inuit and Métis partners through ISC and CIRNAC, including a $780 million top-up; and up to $300 million continues through ISC for urgent needs while BCH advances partnerships. The originally planned National Indigenous Housing Centre has been replaced by BCH as the delivery vehicle, with Indigenous partners' ability to work with BCH on other initiatives preserved.

2. ISC On-Reserve Housing Program

Indigenous Services Canada provides approximately $166 million annually to First Nations to support housing needs on reserve, and has made $3.94 billion in targeted investments since 2016 to support over 7,000 housing projects in 611 First Nations communities. 2026–27 is the final year of Budget 2022 ISC funding under the horizontal initiative, with $700.2 million being allocated – $642.1 million for new construction and renovations, $32.9 million for housing manager subsidies, and $22 million for training and technical services. This stream flows directly to First Nations and is applicable to an urban reserve setting. ISC is also currently seeking input to develop a new cross-government Indigenous Housing Strategy announced in Budget 2025, with engagement open until June 30, 2026.

3. Distinctions-Based Approaches — Reaching Home and Métis-specific

Reaching Home's Distinctions-based Approaches stream provides dedicated funding to address the specific and unique needs of First Nations, Inuit, and Métis individuals experiencing or at risk of homelessness, co-developed with Indigenous governments and representative organizations. MN–S has a specific agreement under this stream: Reaching Home (described in Section 5.1 above) has a funding agreement with Métis Nation–Saskatchewan including $13.1 million under the distinctions-based stream, as well as funding through regional streams. These investments complement the distinctions-based Métis Housing Strategy, supported by an initial investment of $125 million over 10 years to MN–S, bolstered under Budget 2024, plus $45.8 million to MN–S under the Urban, Rural and Northern Strategy starting in 2024–25.

4. Indigenous Homelessness Stream — Reaching Home

The Indigenous Homelessness stream provides funding to 30 communities and seven regions for culturally appropriate services for Indigenous individuals and families experiencing or at risk of homelessness, with priority given to Indigenous-led organizations operating off-reserve. In 2024–25, Reaching Home invested over $110 million through this stream. In Prince Albert, this stream flows through RBDC and MN–S as the respective CEs, as described above.

Program	Status / Notes	Link
Urban, Rural and Northern Strategy ($4B total)	Open via BCH ($1.7B) + distinctions-based ($2B) + ISC bridge ($300M); intake timelines TBD	See BCH above
ISC On-Reserve Housing	Active; 2026-27 is final year of Budget 2022 funds ($700.2M)	—
ISC Ministerial Loan Guarantees	Active; $2.2B authority	—
First Nations Market Housing Fund	Active; $400M trust for capacity development and credit enhancement	fnmhf.ca
ISC Indigenous Housing Strategy engagement	Open to June 30, 2026	sac-isc.gc.ca
NICHI (National Indigenous Collaborative Housing Inc.)	First round complete ($281.5M / 75 projects); no second round announced	nichi.ca

B.3 Canada–Saskatchewan Bilateral Agreements

The following is a consolidated inventory of the current Canada–Saskatchewan agreements relevant to housing and supporting infrastructure:

1. NHS Bilateral Agreement (CMHC–Saskatchewan) — $610 million over 10 years

The foundational housing agreement between the two governments. The Canada–Saskatchewan Bilateral Agreement, signed in 2019 under the National Housing Strategy, will invest $610 million over 10 years, cost-matched between the federal and provincial governments. It flows through CMHC and Saskatchewan Housing Corporation, funding new construction, repairs, and the Saskatchewan Priorities Initiative (SPI) – the mechanism that delivers project-level NHS dollars in the province. Associated agreements include the Canada–Saskatchewan Housing Benefit addendum, action plan extensions for 2022–25 and 2025–28, and an enhancement agreement for the Housing Benefit for survivors of gender-based violence. As of the most recent NHS progress report, Saskatchewan is meeting or exceeding most targets under this agreement, though uptake of the Canada Housing Benefit has lagged somewhat.

2. Canada Housing Infrastructure Fund (CHIF) — $187.9 million over 10 years

In March 2025, Canada and Saskatchewan finalized a 10-year agreement under CHIF, through which Saskatchewan will receive $187.9 million to address housing-enabling infrastructure priorities including drinking water, wastewater, stormwater, and solid waste systems. Prince Albert was included in Saskatchewan's first CHIF intake cohort, meaning the City had the opportunity to apply and advance a project through the province for federal approval.

3. Build Communities Strong Fund (BCSF) Community Stream — $350 million over 5 years

The renewed BCSF Community stream agreement, effective 2024–25, will invest over $350 million in Saskatchewan over the first five years, flowing through the province to municipalities to support local infrastructure priorities. Shared housing action priorities agreed to by Canada and Saskatchewan for 2025–28 include developing plans to identify housing gaps in municipalities with demonstrated need and exploring opportunities to leverage public lands to meet housing needs. This is the primary vehicle for unrestricted municipal infrastructure funding in Saskatchewan – Prince Albert receives an annual allocation.

4. Investing in Canada Infrastructure Program (ICIP) — Integrated Bilateral Agreement

An earlier-generation agreement (signed 2018, amended five times) flowing federal funding across four streams: public transit ($103 million), green infrastructure ($578 million), community culture and recreation ($56 million), and rural and northern communities infrastructure. Reporting requirements for most streams run to December 2033. This is the predecessor to the Build Communities Strong Fund and some of its projects remain active.

5. Unsheltered Homelessness and Encampments Initiative (UHEI)

A notable exception to the standard provincial agreement model, HICC signed direct bilateral agreements with the Cities of Regina and Saskatoon rather than flowing through the province. More than $50 million has been invested over two years through UHEI to support Community Encampment Response Plans in Regina and Saskatoon. In April 2026, the federal government announced an additional $125 million to extend UHEI nationally, which will likely present another round of funding opportunities – and a potential opportunity for Prince Albert to seek a direct agreement. Prince Albert has not yet been included in UHEI funding, despite having significant encampment pressures.

6. Canada–Saskatchewan Working Together Health Agreement (2023–26)

The bilateral health agreement provided $17.6 million annually to Saskatchewan to advance healthcare system modernization through 2026, including healthcare IT infrastructure and expanded addiction treatment spaces. While not a housing agreement per se, this is directly relevant to supportive housing contexts – addiction treatment capacity and healthcare infrastructure are key wraparound service components for transitional and supportive housing.

Agreement	Amount	Status / PA Relevance
NHS Bilateral Agreement (CMHC–SHC)	$610M / 10 years	Active; includes Saskatchewan Priorities Initiative, Housing Benefit, action plans extended to 2025-28
Canada Housing Infrastructure Fund (CHIF)	$187.9M federal + $156.5M provincial / 10 years	Signed March 2025; PA included in Spring 2025 initial intake
Build Communities Strong Fund (BCSF) — Community Stream	$350M / 5 years	Renewed 2024-34; flows through province to municipalities
ICIP Integrated Bilateral	Various streams to 2033-34	Legacy program, still active
Unsheltered Homelessness & Encampments Initiative (UHEI)	~$8M to SK cities; $125M national extension announced April 2026	Direct agreements with Regina and Saskatoon only — PA not currently included
Working Together Health Agreement	$17.6M / year	Expired March 2026; awaiting renewal

Resource	Link
Federal-Provincial-Territorial Housing Agreements	cmhc-schl.gc.ca
BCSF Community Stream — Saskatchewan	housing-infrastructure.canada.ca
UHEI Program Details	housing-infrastructure.canada.ca

B.4 Provincial Programs (Saskatchewan)

1. Rental Development Program (RDP) — the primary vehicle in Saskatchewan

The RDP provides a forgivable loan of up to 70% of total eligible capital cost for affordable rental housing for households with low incomes. Eligible sponsors must be incorporated organizations registered in Saskatchewan, demonstrate good governance and capacity, and contribute a minimum 30% of total capital cost. Projects must be targeted to households at or below Saskatchewan Household Income Maximums (SHIM)-Low. Proposals are accepted year-round but funding is only allocated during EOI intake windows. The RDP is jointly funded by CMHC and SHC through the NHS bilateral agreement — so it is the direct-access face of that agreement for on-the-ground organizations. In 2025–26, Saskatchewan invested $5 million in the RDP, focused specifically on supportive housing units. There is no published per-unit cap; the 70% of eligible capital cost is the operative limit, making per-unit amounts highly project-dependent.

2. Saskatchewan Co-investment Program (SCIP)

SCIP is a provincially funded companion program that provides up to $27,000 per unit to a maximum of $1 million per project, as a forgivable loan over 10 years. To be eligible, sponsors must commit to renting units to households with incomes under SHIM-Low for a 10-year term. SCIP is designed to stack with other federal and municipal programs, making it a top-up tool rather than a standalone source.

3. Shelter Enhancement Program (SEP)

The SEP provides financial assistance to organizations to build new or repair existing emergency shelters and second-stage housing for survivors of family violence, and eligible sponsors may receive up to 100% of project capital costs. This is accessed through the same SHC EOI process as the RDP.

Program	Terms	Link / Contact
Rental Development Program (RDP)	Forgivable loan up to 70% eligible capital cost; $5M invested 2025-26 targeting supportive housing	Program Page
Shelter Enhancement Program (SEP)	Up to 100% capital costs for emergency shelters and second-stage housing	Same EOI process as RDP
Saskatchewan Co-investment Program (SCIP)	Up to $27,000/unit, max $1M/project, 10-year forgivable loan; must rent at SHIM-Low for 10 years	Contact SHC to confirm available balance
EOI Hub (RDP / SEP / SCIP entry point)	Submit Expression of Interest to access above programs	EOI.SHC@gov.sk.ca / Program Page

Secondary Suite Incentive (SSI) — provides 35% of construction costs for a new qualifying secondary suite (basement, laneway, garden, or garage suite) at an owner's primary residence, to a maximum of $35,000. Extended to March 31, 2027 for eligible costs, with applications accepted to December 31, 2027. Stackable with the PST rebate.

PST Rebate for New Home Construction — now permanent; provides a rebate of up to 42% of PST paid on the purchase of a new, previously unoccupied home priced under $550,000, before taxes and excluding land. Relevant to builders and buyers of new market housing sold for homeownership purposes.

Saskatchewan First-Time Homebuyers' Tax Credit — increased by 50% starting in 2025, providing a non-refundable provincial income tax credit for eligible first-time buyers.

Program	Terms	Link
Secondary Suite Incentive (SSI)	35% of construction costs, max $35,000; extended to March 31, 2027	Program Page
PST Rebate for New Home Construction	Up to 42% PST rebate on homes under $550,000; now permanent	Program Page
First-Time Homebuyers Tax Credit	Increased 50% in 2025	—

B.5 Green Municipal Fund

The Sustainable Affordable Housing (SAH) stream's capital and pilot funding is currently CLOSED. The program is expected to reopen in summer 2026 for pre-construction retrofit grants only.

Sustainable Affordable Housing — Green Municipal Fund

B.6 Foundations and Philanthropic Funders

Most Canadian foundations fund advocacy, systems change, capacity building, and program work rather than bricks-and-mortar capital. For capital, the government programs above remain the primary route; foundations are best approached for pre-development work, organizational capacity, wraparound services, and policy/advocacy.

Funder	Focus / Status	Link
Catherine Donnelly Foundation	Housing advocacy, policy, capacity building; $10K-$50K grants; Housing stream closed to unsolicited proposals for Fall 2026 — watch for 2027	catherinedonnellyfoundation.org
The Sprott Foundation	Homelessness and hunger; innovative/untested approaches; unsolicited proposals accepted	sprottfoundation.com
McConnell Foundation	Communities, reconciliation, climate; systems change only, no frontline services; invitation-based	mcconnellfoundation.ca
Indigenous Peoples Resilience Fund (IPRF)	Indigenous-led endowed fund supported by Inspirit, Laidlaw and Sprott Foundations	indigenouspeoplesresiliencefund.org
Laidlaw Foundation — Indigenous Youth and Community Futures Fund	Open stream; youth-focused, intersects with housing/justice/child welfare	laidlawfdn.org

Funder	Focus / Status	Link
Inspirit Foundation	2026 grants by invitation only; focus on journalism in 2026	inspiritfoundation.org

Funder	Notes	Link
North Saskatchewan Community Foundation (Prince Albert)	Local community foundation; first stop for smaller PA-based grants	nscfoundation.ca
Conexus Credit Union Community Fund	Prior RBDC project partner; annual community grants; existing relationship to leverage	conexus.ca/community
Nutrien Foundation	Saskatchewan-headquartered; annual community resilience and wellbeing grants	nutrien.com/sustainability/community
United Way Prince Albert and Area	Local grant cycle for organizations addressing poverty and housing instability	unitedwaypa.ca

Organization	Notes	Link
New Market Funds / Boann Social Capital	Patient capital and blended finance for housing affordability; Toronto-based, national mandate	newmarketfunds.ca
Vancity Community Foundation	Grants and low-cost financing for affordable housing; primarily BC-focused	vancitycommunityfoundation.ca

Additional curated funders active in the housing space can be found in the FCM funders list for sustainable affordable housing:

FCM Funders List — Sustainable Affordable Housing

Directly Housing-Focused — National

1. Catherine Donnelly Foundation
The most directly relevant national funder for housing advocacy, systems change, and policy work. Supports projects addressing homelessness and the affordable housing crisis through research, policy development, communications, capacity building, and advocacy, with particular priority for work advancing affordable housing in collaboration with First Nations, Métis, and Inuit peoples, and for newcomer/refugee/immigrant communities. Grants range from $10,000–$50,000 with multi-year funding available. The Housing stream is closed to unsolicited proposals for Fall 2026; the next open window to watch for is 2027.
https://catherinedonnellyfoundation.org/our-work/housing/ SmapplyCatherinedonnellyfoundation

2. The Sprott Foundation
Dedicated to addressing homelessness and hunger in Canada; particularly interested in new, untested, and innovative approaches to addressing homelessness. Takes a proactive, hands-on approach with grantees. Smaller grants; accepts unsolicited proposals.
https://www.sprottfoundation.com/home Sprottfoundation

3. McConnell Foundation
Large national foundation focused on communities, reconciliation, and climate. Funds systems change work and capacity building — relevant for Indigenous housing advocacy and community-led approaches. Does not fund frontline services, shelter programming, or day-to-day service delivery — so the fit is organizational and advocacy work, not direct service. Invitation-based; relationship development recommended.
https://www.mcconnellfoundation.ca/what-we-fund/ McConnell Foundation

Indigenous-Specific — National

4. Indigenous Peoples Resilience Fund (IPRF)
An Indigenous-led endowed fund established with contributions from Inspirit, Laidlaw, and Sprott Foundations. Provides grants to Indigenous-led organizations and communities across Canada. More accessible than large foundations for smaller, community-based Indigenous organizations. Contact through the fund directly.
https://www.indigenouspeoplesresiliencefund.org

5. Community Foundations of Canada — Housing Funders Affinity Group
A group of 38 philanthropic funders convened by Philanthropic Foundations of Canada actively researching and investing in housing funding across Canada. Not a direct funder but a valuable network to connect with — and community foundations within the group may fund Saskatchewan-based work.
https://communityfoundations.ca Future of Good

Green Infrastructure and Sustainability

6. FCM Green Municipal Fund — Sustainable Affordable Housing (SAH)
Government-funded but administered through FCM as an arm's-length body, so it functions more like a foundation program. Capital and pilot funding is currently closed; the program expects to reopen for pre-construction retrofit grants in summer 2026. Non-profits and municipalities can access study grants and eventually capital. An important one to watch for PA housing organizations with existing stock.
https://greenmunicipalfund.ca/sustainable-affordable-housing Green Municipal Fund

Youth, Wraparound Services, and Related

7. Laidlaw Foundation
Funds youth-focused work intersecting with housing, justice, and child welfare. The Indigenous Youth and Community Futures Fund is an open stream. Relevant for transitional housing programs serving youth aging out of care — directly applicable to the PA context.
https://laidlawfdn.org/grants-and-programs.html Laidlawfdn

8. Home Depot Foundation / Orange Door Project
Provides grants for youth homelessness projects across Canada. Smaller amounts but accessible for frontline organizations. Application-based annually.
https://homedepotcanada.ca/en-ca/corporate/foundation/

9. United Way Saskatoon and Area / United Way of Prince Albert and Area
Local but worth listing explicitly. United Way PA operates its own grant cycle for community organizations addressing poverty, housing instability, and related needs — and is a natural first-call partner for RBDC and PACHSI.
https://www.unitedwaypa.ca

Impact Investment / Low-Cost Capital

10. New Market Funds / Boann Social Capital
Not a traditional foundation but a social impact investment platform specializing in housing affordability and community lending. Relevant for organizations seeking patient capital or blended finance structures rather than grants. Based in Toronto but operates nationally.
https://newmarketfunds.ca

Saskatchewan / Regional

12. North Saskatchewan Community Foundation (NSCF) — Prince Albert
The local community foundation serving the Prince Albert region. Funds registered charities for community benefit across a range of priorities including social services and housing-related work. The most accessible funder for PA-based organizations and the first stop for smaller grants.
https://nscfoundation.ca

13. Conexus Credit Union Community Fund
Conexus has previously provided mortgage financing for affordable housing projects in Prince Albert through RBDC partnerships. Their community fund also provides grants to Saskatchewan non-profits — worth a direct inquiry given the existing relationship.
https://www.conexus.ca/community Government of Saskatchewan

14. Nutrien / Nutrien Foundation
Saskatchewan-headquartered with active community investment in the province. Funds community resilience and social wellbeing projects. Annual cycle.
https://www.nutrien.com/sustainability/community

B.4 Per-Unit Funding – Indicative Stacking Example

- SCIP: $27,000/unit (explicit cap)
- SPI/RDP project announcements in PA: $7,000–$30,000/unit combined federal-provincial contribution (project-dependent)
- BCH: no published per-unit cap; portfolio-based; contribution varies by need and affordability depth
- CMHC ACLP: loan-based; amount determined by project financials

Stacking is essential to a viable affordable housing project. A typical structure may combine RDP (70% capital) + SCIP ($27K/unit) + CMHC ACLP (debt) + municipal tax abatement + an SHC operating agreement.

Appendix C — Housing Working Group Terms of Reference

This Terms of Reference establishes the Housing Working Group called for in Section 5.1 of this Plan. Its design draws on the Saskatoon Housing Initiatives Partnership (SHIP) – a made-in-Saskatchewan, cross-sector housing collaborative recognized by the Canadian Housing & Renewal Association as a unique housing leadership model in Canada – scaled to Prince Albert's current context and to the informal, collaborative approach that City Administration and Council identified as more productive than a formal advisory committee structure.

C.1 Purpose

The Housing Working Group is a standing, cross-sector forum that coordinates action on this Plan. It exists to close the gap community engagement identified between a housing sector that is willing to build and a system that is, in participants' words, "fragmented and competing for the same dollars." The Working Group brings representation from across the sectors that affect – or are affected by – housing in Prince Albert into one room on a regular basis, so that information, opportunities, and problems move faster than they would organization by organization.

C.2 The Saskatoon Precedent

Saskatoon's experience is the closest and most directly transferable Canadian example of what a sustained, cross-sector housing collaborative can achieve. Beginning as an informal coordinating body, SHIP grew to engage roughly 300 organizations across five sectors – all five levels of government (Federal, Provincial, Municipal, First Nation, and Métis), finance, real estate and home building, health, and non-profit housing and support services. Over its first eight years, SHIP's network delivered more than 400 housing units across 35 projects, and its functions – a supported network, policy advocacy, investment-readiness assistance to proponents, and public awareness through an annual Affordable Housing Week – became a template that other Canadian municipalities have since studied and sought to replicate.

Prince Albert is a smaller city at an earlier stage of coordinated housing action, and the Working Group proposed here is scaled accordingly: a lighter, City-convened forum rather than an incorporated partnership. Section C.9 sets out how this structure might evolve toward a more formalized model, in the manner of SHIP, as local capacity and results build.

C.3 Relationship to Other Structures

The Working Group operates alongside, and does not replace, three other elements of this Plan's implementation framework:

- City Council retains all budget, policy, and regulatory decision-making authority. The Working Group is advisory; it does not hold delegated authority to approve spending, incentives, or regulatory change.
- The government-to-government leaders' table committed to under Section 5.2.4 (Indigenous Housing Partnerships) is the primary venue for formal engagement between the City and First Nation and Métis governments on partnership and investment commitments. The Working Group complements this relationship by including Indigenous housing and

development organizations that are directly engaged in project delivery, but does not substitute for it.

- Community Housing Workshops are a separate, broader activity focused on capacity-building and training, open to the wider sector on a periodic basis. The Working Group is a smaller, standing coordination and “solutioning” forum with consistent membership that meets more frequently. This distinction responds directly to feedback from the June 2026 community meeting, where participants asked how the two were different.

C.4 Mandate and Functions

The Housing Working Group:

- Monitors progress against the Plan’s production target (160 units/year, by type) and its initiative list, and flags stalled items for City Administration or partner attention.
- Advises the Housing Facilitator and City Administration on the design and prioritization of Housing Reserve-funded incentive programs.
- Catalyzes partner-led housing projects by connecting proponents, land, funding sources, and technical expertise across sectors – the function SHIP credits with bringing sixteen Saskatoon projects to the planning stage in a single year.
- Provides a forum for cross-sector information-sharing and coordinated planning, directly addressing the duplication and competition for limited funding that engagement participants described.
- Supports policy advocacy to provincial and federal governments on funding design, program eligibility, and regulatory barriers affecting Prince Albert.
- Supports proponents’ investment readiness — helping organizations build fundable business cases and connect with lenders — consistent with SHIP’s demonstrated role linking project ideas to funding sources.
- Champions public awareness of Prince Albert’s housing needs and the Plan’s progress, in coordination with the Housing Facilitator’s communications responsibilities (Appendix D).
- Provides input to City Administration’s annual progress report to Council and to the annual community report-back described in Section 6.5 (Monitoring, Reporting & Accountability).

C.5 Membership and Sectoral Representation

Membership follows SHIP’s core principle — engage all sectors that affect or are affected by housing — adapted to the organizations active in Prince Albert. The target size is approximately 12–14 voting members plus ex officio participants, balanced across sectors so that no single interest dominates the table. Illustrative organizations are drawn from the Plan’s engagement stakeholder lists; actual composition is confirmed and adjusted over time by the Housing Facilitator in consultation with the Working Group.

Sector	Seats	Illustrative Representation
City of Prince Albert	2 (1 staff + 1 Council)	Housing Facilitator (co-chair, non-voting staff support). A Council liaison to attend in ex officio, non-voting capacity.
First Nations & Métis governments and development organizations	3	e.g., Prince Albert Grand Council, Lac La Ronge Indian Band / Kitsaki Management, Peter Ballantyne Cree Nation, Montreal Lake Cree Nation / Kikanak-Kikawinaw, Mistiwasis Nêhiyawak First Nation, Ahtahkakoop Cree Nation, Métis Nation–Saskatchewan
Non-profit housing & homelessness-serving sector	3	e.g., Prince Albert Housing Authority, Prince Albert Community Housing Society, River Bank Development Corporation, YWCA Prince Albert, Northern Spruce Housing Corporation, Prince Albert Safe Shelter for Women, Prince Albert Group Homes Society
Private-sector development, construction & real estate	2	e.g., Prince Albert Construction Association, local builders and developers, property managers and residential landlords, realtors
Finance sector	1–2	e.g., chartered banks and credit unions active in Prince Albert (Affinity Credit Union, Conexus Credit Union, Prosperity Credit Union, and others)
Health, education & social services sector	1-2	e.g., Saskatchewan Health Authority, Saskatchewan Polytechnic, First Nations University, University of Saskatchewan, Mobile Crisis & Sexual Support Services, or another community support agency
Provincial & Federal government	Ex officio	Saskatchewan Housing Corporation and CMHC, invited as standing, non-voting participants to keep senior-government programs connected to local priorities
Members-at-large	Up to 2	Appointed by the Working Group to fill sectoral or expertise gaps as they emerge

C.6 Roles and Leadership

Housing Facilitator (City of Prince Albert)

Convenes meetings, sets agendas in consultation with the community co-chair, tracks action items and the initiative/pipeline dashboard, and serves as the primary link between the Working Group, City Administration, and Council. (See Appendix D — Housing Facilitator Position Description.)

Community Co-Chair

Elected by and from the Working Group's non-City membership for a renewable one-year term. Shares agenda-setting and meeting facilitation with the Housing Facilitator, reflecting the shared-leadership principle that underpinned SHIP's own model.

Members

Attend regularly, represent their sector's perspective, share relevant project and funding information, and carry Working Group discussions back to their own organizations.

City Administration and Council

Retain all budget, policy, and regulatory decision authority. City Administration receives the Working Group's input through the Housing Facilitator and incorporates it into the annual progress report to Council.

C.7 Meetings and Operations

- Frequency: at least quarterly, with additional meetings called by the co-chairs as incentive intakes, project activity, or funding deadlines require.
- Format: in-person, virtual, or hybrid, at the co-chairs' discretion.
- Records: brief summary notes — not formal minutes — are circulated to members and City Administration after each meeting, consistent with the lighter, informal-collaboration approach Administration and Council favoured over a formal advisory committee structure during engagement.
- Decision-making: by consensus and shared "solutioning," not formal voting. Where consensus cannot be reached, the item is referred to City Administration for resolution.
- Guests: sector experts, project proponents, or funders may be invited for specific agenda items.

C.8 Term of Membership

- Members are nominated by their sector or organization and confirmed by the Housing Facilitator in consultation with existing members, for a renewable two-year term (up to 3 terms).
- The Housing Facilitator reviews overall composition annually to maintain sectoral balance and fill vacancies.

- Members may designate an alternate from their organization to maintain continuity of attendance.

C.9 Future Evolution

SHIP itself began as an informal municipal collaborative and grew, over time, into an independent partnership engaging some 300 organizations and drawing national recognition. Prince Albert's Working Group is intentionally scaled lighter for the Plan's early years. As initiatives mature, project volume grows, and partner capacity builds, the City and Working Group should revisit this Terms of Reference and consider whether a more formalized structure – potentially operating at arm's length from the City, in the manner of SHIP – would better serve Prince Albert's housing goals.

C.10 Reporting and Accountability

The Working Group advises City Administration; it does not report directly to Council. Its input is reflected in City Administration's annual progress report to Council and in the annual community report-back described in Section 6.5, giving the broader community that shaped this Plan a continuing opportunity to see and test the Working Group's contribution.

C.11 Review of this Terms of Reference

The Housing Facilitator and Working Group review this Terms of Reference at least once every two years, or sooner if implementation experience indicates changes are needed. Amendments are confirmed by City Administration and reflected in the Plan's next public update.

Appendix D — Housing Facilitator Position Description

This position description implements Section 6.1 (Governance and Roles) and the Section 6.6 preliminary budget of this Plan, which identify the Housing Facilitator as one of two recurring general-fund commitments needed to carry out the Strategy. Community engagement identified a Facilitator – “inside or outside of City Hall” – as critical to creating and supporting relationships, keeping work moving, and bridging organizational planning between partners. This appendix sets out the position itself, evaluates where it should be hosted, and recommends a starting salary.

D.1 Position Summary

The Housing Facilitator carries the day-to-day workload of implementing this Plan. Where the Housing Working Group (Appendix C) provides cross-sector guidance and City Council and Administration provide authority and resources, the Housing Facilitator is the connective role that keeps the Plan's initiatives moving: coordinating across City departments, administering incentive programs, connecting non-profit and private proponents to land, funding, and each other, and communicating the Plan's progress to Council and the community.

D.2 Reporting Relationship, Term, and Hours of Work

- FTE and budget: at least 0.5 FTE, budgeted at $40,000 in Year 1 and Years 2–3 (Section 6.6, planning estimate). See D.6 for a suggested compensation range.
- Reporting line: recommended within the Planning & Development portfolio (or an equivalent housing/economic development portfolio) if hosted internally; to a host-organization lead with a direct working relationship to City Administration if hosted externally. City Administration should confirm final placement against the current organizational structure.
- Hosting: City Hall or an external, sector-neutral community organization — evaluated in D.5.
- Term: initial appointment aligned with the Plan's Immediate and Short-Term phases (Section 6.2); reviewed alongside the annual progress report to Council and at the three-year phasing milestone.

D.3 Key Responsibilities

- Coordinates day-to-day implementation of the Plan's initiatives across City departments (e.g., Planning & Development, Engineering, Finance, Community Safety & Well-Being).
- Supports the Housing Working Group: sets agendas with the community co-chair, tracks action items, and maintains the initiative and project pipeline (Appendix C, Section C.6).
- Administers Housing Reserve-funded incentive programs and grant tracking, including milestone-based payments under the Self-Financing New Construction Grant (Section 5.2.2).
- Liaises with non-profit housing providers, private builders, financial institutions, and Indigenous housing and development organizations to connect proposals with land, funding, and technical support.

- Leads Plan-related communications: maintains the Prince Albert Housing Handbook, updates the Housing Data Dashboard, undertakes public and NIMBY education, and shares success stories.
- Tracks Provincial and federal program intakes and eligibility, and flags emerging funding opportunities to the Working Group and Council.
- Supports City Administration's annual progress report to Council and the annual community report-back (Section 6.5).

D.4 Qualifications and Core Competencies

- Post-secondary education in urban planning, public administration, business, social work, economic development, or a related field; equivalent combined education and experience considered.
- 3–5 years of experience in project coordination, community or economic development, or housing-sector work.
- Demonstrated ability to build trust and working relationships across diverse and sometimes competing interests – non-profit, private sector, Indigenous governments, financial institutions, and multiple levels of government.
- Basic financial and pro forma literacy sufficient to administer incentive programs and support proponents in building fundable business cases; formal training can be provided.
- Strong written and verbal communication skills; experience with public-facing communications or community engagement is an asset.
- Knowledge of, or willingness to learn, Indigenous relations protocols and government-to-government engagement approaches, given the centrality of Indigenous partnerships to this Plan.
- Valid driver's licence for local travel to project sites and partner meetings.

D.5 Hosting the Position: City Administration vs. an External Neutral Organization

Community engagement surfaced support for the Facilitator role without a strong preference for where it sits organizationally – participants wanted the function performed well more than they cared who employed the person doing it. The comparison below sets out the trade-offs.

Consideration	Hosted in City Administration	Hosted in an External, Neutral Organization
Access to City levers	Direct access to incentive administration, the Housing Reserve, land inventory, permitting data, and staff across departments – the Facilitator can act rather than request.	Requires a data-sharing and delegation agreement with the City to administer incentives or access permitting/land data; workable, but adds a layer of process to routine tasks.

Consideration	Hosted in City Administration	Hosted in an External, Neutral Organization
Perceived neutrality	Some proponents – particularly Indigenous governments and private developers who deal with the City in a regulatory capacity – may be more guarded discussing project economics or barriers with a City employee.	A well-chosen, sector-neutral host can be seen as a “safe space for collaboration”, encouraging more candid information-sharing across competing interests.
Funding fit	Matches this Plan's current budget architecture (Section 6.6) focusing on City resources. The Housing Reserve can accept and hold funding from other sources.	A non-profit host may be preferred as a recipient for capacity-building or intermediary funding (e.g., Federal government or philanthropic sources).
Accountability	Clear, direct line to City Administration and Council through existing supervisory and reporting structures.	Accountability runs through a contribution agreement or contract; workable, but requires clear performance terms and regular reporting to avoid drift from Plan priorities.
Speed to launch	Can be hired through standard City recruitment once Council adopts the Plan; no new organization or agreement required.	Requires identifying a suitable, credible, sector-neutral host organization with the administrative capacity to employ and support the role – a current constraint given no directly analogous organization yet exists in Prince Albert.
Continuity	Tied to the municipal budget cycle and subject to Council priorities each year.	Potentially more insulated from municipal budget or political cycles, provided the host organization itself remains stable.

Recommendation

This Plan recommends hosting the Housing Facilitator within City Administration for the Plan's Immediate and Short-Term phases (through approximately Year 3). Three reasons drive this: the position's core early tasks – administering Housing Reserve incentives, coordinating zoning and land actions, and tracking City-held data – depend on direct access to City systems and staff; the Plan's preliminary budget already costs the role as a municipal general-fund position, so an internal hire can proceed as soon as Council adopts the Plan without a separate host-organization agreement; and Administration and Council each favoured a lighter, City-convened coordination model over standing up new external structures during the Plan's engagement sessions (Appendix C, Section C.3).

This recommendation is time-bound, not permanent. Appendix C (Section C.9) already anticipates that Prince Albert's coordination architecture may evolve toward a more independent, SHIP-like structure as capacity and results build. If, over the Plan's first phases, Indigenous governments, private developers, or other partners identify neutrality as a real barrier to candid participation – or if a credible, sector-neutral host organization emerges with the administrative capacity to take on the role – the City and Housing Working Group should revisit this placement, potentially migrating the position externally to gain the neutrality and funding-eligibility advantages set out above.

D.6 Suggested Compensation

This Plan's preliminary budget (Section 6.6) costs the Housing Facilitator at $40,000/year for a 0.5 FTE position based on the following:

- The role sits below a managerial or director classification (it holds no direct staff supervision or budget-authority responsibilities beyond administering the Housing Reserve incentive programs under existing policy) and above an entry-level administrative role, given the relationship-building, financial literacy, and cross-sector coordination the position demands. A Coordinator or Officer-level classification – comparable to roles such as an Economic Development Officer or Development Officer – is the appropriate fit within the City's compensation structure.
- Market comparables support this placement: Development Officer roles average roughly $65,000–$77,000/year across Canada, and a comparable Engagement and Development Officer role in Saskatoon averages approximately $70,000/year. These are full-time-equivalent figures for professional coordination roles of similar scope, not City of Prince Albert postings specifically.
- Recommended range: approximately $72,000–$85,000/year on a full-time-equivalent basis (2026 dollars), prorated to roughly $36,000–$42,500/year for the budgeted 0.5 FTE.
- This range is a planning estimate, consistent with how other budget figures in this Plan are marked “est.” City Administration and Human Resources should confirm the exact grid step and total compensation (including benefits loading) against the City's current non-union/exempt classification schedule – or, if the position is hosted externally, against the host organization's own compensation structure – before the position is posted.
- If Federal capacity-building or intermediary funding is secured (Section 6.6 flags this as worth exploring), it could offset a portion of the position's cost in either hosting scenario, freeing general-fund room for program administration or an earlier move to full-time hours.

D.7 Success Measures

The Housing Facilitator's performance should be assessed against the same monitoring framework that governs the Plan as a whole (Section 6.5):

- Annual unit production tracked against the 160 units/year target, by type.
- Currency of the Housing Data Dashboard and Housing Handbook.
- Uptake and turnaround of Housing Reserve-funded incentive programs.
- Working Group attendance, sectoral balance, and member-reported satisfaction with coordination and information-sharing.
- Feedback from the annual community report-back on whether “the right voices” continue to be at the table and whether coordination has reduced the fragmentation participants described during engagement.

Appendix E — Secondary Rental Market Safety and Compliance

Prince Albert's secondary rental market – an estimated 3,395 units, roughly 139% the size of the formal rental market – is both a crucial housing resource and a quality and safety risk. The appendix summarizes a comparative review of municipal approaches to this market – registration and licensing, legalization incentives, condition enforcement, tenant protection, and data strategies, with Canadian case studies and right-sizing guidance for a city of Prince Albert's capacity.

E.1 Why This Matters Now

The City has received inquiries about landlord accountability and whether secondary-suite landlords should require a business licence. Given the importance of the secondary rental market in the local housing system, two realities need to be considered together. On one hand, unsafe, non-code suites carry real fire and life-safety risk, and landlords who operate illegally take on significant personal liability if something goes wrong. On the other hand, Prince Albert has a documented 1,470-unit housing gap, and a heavy-handed compliance push risks displacing tenants – including some of the City's most housing-insecure residents – who would struggle to find another place to live. The City has been explicit that they do not want to solve a safety problem by creating a homelessness problem. Any recommended approach for Prince Albert has to satisfy both concerns.

It is also worth noting that where a property becomes a recurring nuisance or safety concern, it is often owned by one of a small number of repeat problem landlords, not by the typical secondary-suite owner.

E.2 Guiding Principle: Encourage Before You Enforce

The most cost-effective starting point is to offer incentives and actively encourage owners to voluntarily come forward and legalize their suites. Enforcement – inspections, orders, and penalties for non-compliance – is available as a backstop, but it is significantly more time-consuming and costly for the City than voluntary compliance, and should be reserved for owners who do not respond to encouragement.

Both the voluntary and enforcement paths work best when run as a time-limited campaign rather than an open-ended program: a defined period with concentrated promotion, dedicated staff attention, and visible resources devoted to achieving as much compliance as possible, followed by a clear-eyed look at what remains outstanding.

E.3 A Two-Pronged, Right-Sized Approach

A two-pronged approach that matches the tool to the type of property is proposed: incentives and voluntary legalization for smaller landlords and individual secondary suites, and a Crime Free Multi-Housing approach focused on larger rental buildings.

E.3.1 Prong One — Voluntary Legalization and a Landlord Registry

For individual secondary suites, the recommended approach pairs the incentive tools already proposed in this Plan (the Accessory Dwelling Unit incentive and provincial Secondary Suite

Incentive stacking, Section 5.2) with a voluntary registry landlords can use to publicly demonstrate that their suite is safe and up to code.

The comparative evidence points clearly toward a lighter-touch model for a city Prince Albert’s size:

Model	How it works	Fit for Prince Albert
Mandatory registry with inspection (e.g., Winnipeg)	All secondary suites must register annually (~$150/unit) and undergo periodic safety inspection, administered by a dedicated bylaw unit.	Not proportionate. Winnipeg is a city of roughly 800,000 with dedicated bylaw resources; after a decade of operation it still has 30–40% non-compliance. This scale of enforcement is beyond Prince Albert's current bylaw capacity.
Registry with partial exemptions (e.g., Hamilton)	Smaller landlords (1–3 units) register but are exempt from the full rental licensing regime; the registry surfaces units and sets a minimum-standard baseline.	Closer fit. A single part-time or fractional role (0.3–0.5 FTE) can administer intake and a simple database for a city Prince Albert's size.
Voluntary safety certification (recommended for PA)	Landlords opt in to register a suite, attest to (or have verified) basic safety items, and are listed on a public registry as a certified safe rental. A modest registration fee can help offset administration.	Best match for Prince Albert now, requires no new enforcement capacity, and can be paired with the incentive tools this Plan already proposes (Section 5.2).

A voluntary registry of this kind requires modest resources – a fraction of a staff position (0.3–0.5 FTE) for intake and basic record-keeping – and fee revenue can help offset that cost, though it is unlikely to cover it entirely. Registration should be positioned as the doorway to this Plan’s incentive programs: landlords who register and bring a suite into compliance become eligible for ADU incentive funding and provincial SSI stacking, giving the registry a practical “carrot” rather than functioning as a stand-alone administrative requirement.

E.3.2 Prong Two — Crime Free Multi-Housing for Larger Buildings

For larger rental buildings, Crime Free Multi-Housing (CFMH) is a well-established, no-capital-cost tool that is currently untapped in Prince Albert. CFMH is a three-phase program delivered by police in partnership with landlords, property managers, and tenants:

- Phase 1 is a one-day landlord training session on active management – understanding the landlord/tenant legal framework, careful tenant selection, and Crime Prevention Through Environmental Design (CPTED) principles.
- Phase 2 is a property safety assessment using CPTED principles – adequate lighting, secure locks, and well-maintained common areas.
- Phase 3 is a tenant safety social that builds community and shared crime-prevention awareness among residents.

A key mechanism is the lease addendum: tenants agree, as a condition of their lease, not to engage in criminal activity on the property. Breaching the addendum is grounds for eviction under the

Residential Tenancies Act – giving landlords a more straightforward, legally grounded eviction path for criminal behaviour than the standard process.

CFMH has a strong Canadian track record. The Saskatoon Police Service's program, delivered in partnership with building owners, property managers, and tenants, is associated with roughly a 25% reduction in crime incidents in certified buildings. Edmonton's program registered its 300th building after 15 years of operation, with police describing a shift from "police going it alone" to landlords and tenants taking ownership of the problem themselves. Ottawa, Victoria, Kelowna, and most mid-sized BC municipalities also operate CFMH programs, at an annual cost of roughly $100,000–$250,000 depending on city size and program intensity.

Prince Albert has direct, if dated, history with this tool: a 2011 University of Regina study of CFMH programs across Canada identified Prince Albert as a city with positive community response to the concept but no official partnerships and no civic involvement – the researcher hoped the program would eventually become self-governing. That observation is now well over a decade old, and conditions have likely changed, but it confirms CFMH remains available and untapped in Prince Albert's specific context.

There is also a practical, time-sensitive opportunity: City staff have identified that Prince Albert currently has access to additional community safety officer capacity that could help launch a CFMH program now, at lower incremental cost than would otherwise be required. The Prince Albert Police Service is the natural delivery partner; the City's role would be to endorse the program, help recruit landlord participation (including through the registry proposed in E.3.1), and share data on problem addresses to help target outreach.

E.4 Complementary and Longer-Term Tools

A small number of additional tools are worth tracking as this approach matures, though they are not recommended as immediate priorities:

- Landlord education — Rental Housing Saskatchewan's Landlord Education and Accreditation Program (LEAP) covers tenant screening, lease administration, and proper eviction procedure. Endorsing and promoting LEAP through this Plan's education and awareness activities is a no-cost complement to both prongs above, and is particularly useful for the non-professional, small-scale landlords who make up much of Prince Albert's secondary market.
- Risk-based, complaint-driven inspection — rather than universal inspection, the City can prioritize follow-up on addresses with a documented history of complaints, bylaw contact, or fire/safety concerns, concentrating limited inspection capacity where it matters most.
- A fuller mandatory registration or licensing regime – the Winnipeg-style model – should only be revisited if the voluntary approach in E.3.1 fails to achieve meaningful compliance over several years, and only alongside a corresponding investment in bylaw enforcement capacity.

E.5 Protecting Tenants Through the Transition

Any move toward greater compliance needs a deliberate plan for the tenants living in units that come into scope, so that improving safety does not simply push people out of housing. This Plan recommends that the voluntary compliance campaign (E.2) include:

- A reasonable grace period for landlords who come forward voluntarily to bring a suite into compliance, rather than an immediate closure order.
- Compliance assistance – connecting landlords to the incentive programs in Section 5.2 – before considering enforcement action, consistent with the "encourage before you enforce" principle.
- Coordination with River Bank Development Corporation, the YWCA, and other housing and support-service partners where a suite closure would leave a tenant without alternative housing, so that any displacement is managed rather than incidental.

E.6 Data Gaps and Ongoing Monitoring

As of this appendix's preparation, the City does not yet have current or historical bylaw enforcement data nor the emergency services data (e.g., fire) necessary to better quantify the scale and location of safety issues related to the secondary rental market. This data should be incorporated into the Housing Data Dashboard (Section 6.2) once available, and used to target both the registry campaign and CFMH outreach toward the addresses and neighbourhoods where the evidence shows the greatest need.

E.7 Recommended Next Steps

- Launch a time-limited, voluntary secondary-suite compliance campaign pairing a lightweight safety registry with the Accessory Dwelling Unit incentive already proposed in Section 5.2.
- Partner with the Prince Albert Police Service to launch a Crime Free Multi-Housing program for larger rental buildings, taking advantage of currently available community safety officer capacity.
- Endorse and promote Rental Housing Saskatchewan's LEAP program to Prince Albert landlords at no cost to the City.
- Incorporate bylaw enforcement and emergency services data into the Housing Data Dashboard as it becomes available, to target both prongs of this approach and to inform Council's outstanding inquiries on landlord accountability and business licensing.
- Build in tenant protection measures – grace periods, compliance assistance, and support-service coordination – from the outset, rather than adding them after enforcement issues arise.
- Revisit the need for a fuller registration or licensing regime only if this voluntary, incentive-led approach does not achieve meaningful compliance over time.

Appendix F — Infill & Underutilized Site Assessment Template

Availability of clear, upfront information is one of the most significant barriers to infill development. Builders and developers routinely avoid infill sites because the condition of existing infrastructure is unknown, ownership can be fragmented, costs are harder to estimate than on greenfield land, and coordination between City departments is inconsistent — all of which add risk and lengthen timelines relative to building on the edge of town. The Infill Housing initiative in this Plan (Section 5.2.1) commits to closing that information gap by preparing a standardized property information sheet for every candidate site as it enters the infill pipeline. This appendix provides the template and process City staff will use to do that.

F.1 Why Property Information Sheets are Important

Research prepared for this Plan identifies the recurring factors that discourage infill investment: uncertain infrastructure condition, fragmented land ownership, higher and harder-to-predict costs, slow and uncoordinated civic communication, and the risk of community resistance during rezoning. Infill development rarely exceeds 15% of growth in Saskatchewan communities, well short of the 30–50% targets many municipalities aspire to — in large part because these barriers make infill a harder, riskier business decision than building on greenfield land.

The template in this appendix responds directly to that gap. Completed for a given site, it assembles in one place what a builder or developer needs to make an informed decision: size and zoning, servicing condition and planning-grade cost range, the housing forms the site is best suited to, transit and walking access, and the specific steps – rezoning, demolition, environmental testing, partner coordination – that stand between the site and a shovel-ready lot.

F.2 How to Use This Template

This appendix is a working template designed to be copied and completed by City staff for each vacant or underutilized site being considered for infill housing – whether newly acquired, already in the City's land inventory, or proposed by a landowner or community partner.

- **Who completes it:** the Housing Facilitator (Appendix D), coordinating input from Planning & Development, Engineering, and Public Works.
- **When to start one:** as soon as a site is identified as an infill candidate — through acquisition, tax title vesting, a landowner inquiry, or the Pipeline of Projects initiative (Section 5.2.1).
- **One sheet per opportunity:** complete a single combined sheet where two or more parcels will be developed together, and one portfolio-level sheet where a group of scattered lots will be marketed or serviced as a program rather than individually. The focus is the developer.

F.3 Site Information & Assessment Template

Use the information below as a starting point, amend as necessary. If any elements are ‘unknown at this time’ it’s important to say so. This is also a message that uncertainty is an issue affecting any particular site.

F.3.1 Site Identification

Site Name / Address	*[Enter site name or civic address]*
Legal Description / Parcel ID(s)	*[Enter legal description or roll number(s)]*
Neighbourhood	*[Enter neighbourhood]*
Size (acres)	*[Enter total site size]*
Number of Parcels / Ownership	*[Single City-owned parcel / multiple parcels requiring assembly — list if fragmented]*
Current Zoning	*[Enter current zoning designation]*
Current Use / Vacancy Status	*[Vacant land / vacant building / underutilized — describe]*
Adjacent Land Uses	*[Describe surrounding land uses]*
Recommended Housing Form	*[To be determined once the assessment below is complete]*

F.3.2 Infrastructure Condition (confirm with Public Works)

Infrastructure Element	Age / Install Date	Condition Rating	Capacity Available (Y/N)	Upgrade Req'd (Y/N)	Notes
Water main	[ ]	[ ]	[ ]	[ ]	[ ]
Sanitary sewer	[ ]	[ ]	[ ]	[ ]	[ ]
Storm sewer	[ ]	[ ]	[ ]	[ ]	[ ]
Roads / curb	[ ]	[ ]	[ ]	[ ]	[ ]
Sidewalks	[ ]	[ ]	[ ]	[ ]	[ ]
Other (specify)	[ ]	[ ]	[ ]	[ ]	[ ]

F.3.3 Land Ownership & Tenure

Current Owner(s)	*[Enter owner(s) of record]*
Tax Status	*[Current / arrears / tax title — specify]*
Assembly Required?	*[Yes/No — list parcels and owners if fragmented]*
Anticipated Acquisition Method	*[Already City-owned / City purchase / tax title vesting / land swap / direct sale]*

F.3.4 Development Charges & Fees Owing (confirm with Finance / Community Development)

Outstanding Property Taxes / Arrears	*[Enter amount, if any]*
Development Cost Charges / Levies Applicable	*[Enter applicable charges]*
Water / Sewer Connection Fees	*[Enter estimated fees]*
Other Outstanding Charges (e.g., local improvement levies)	*[Enter charges, if any]*
Total Estimated Charges Owing	*[Sum of the above]*

F.3.5 Cost Estimates (planning-grade; confirm with Public Works / Engineering)

Servicing Component	Low Estimate ($)	High Estimate ($)	Basis of Estimate	Confirmed By / Date
Water service (extension/upsizing)	[ ]	[ ]	[ ]	[ ]
Sanitary service	[ ]	[ ]	[ ]	[ ]
Storm service	[ ]	[ ]	[ ]	[ ]
Road / curb / sidewalk restoration	[ ]	[ ]	[ ]	[ ]
Demolition (if applicable)	[ ]	[ ]	[ ]	[ ]
Environmental remediation (if applicable)	[ ]	[ ]	[ ]	[ ]
Other	[ ]	[ ]	[ ]	[ ]
Total Estimated Servicing Cost Range	**[ ]**	**[ ]**		

F.3.6 Environmental Considerations

Phase I ESA Completed?	*[Yes/No, date]*
Phase II ESA Required?	*[Yes/No — basis for determination]*
Known or Suspected Contamination	*[Describe, if any]*
Demolition Required?	*[Yes/No — describe existing structure(s)]*
Estimated Demolition Cost	*[Enter estimate]*

F.3.7 Market & Cost Considerations

Comparable Land Values in Area	*[Enter comparable values, if known]*
Anticipated Market Demand for Recommended Form	*[Describe from sources such as Housing Needs Assessment]*
Other Cost Risks (soil conditions, flood risk, etc.)	*[Describe, if known]*

F.3.8 Zoning & Approvals Considerations

Zoning Required for Recommended Form	*[Enter required zoning]*
Rezoning Required?	*[Yes/No]*
Anticipated Public Hearing / Engagement Needs	*[Describe]*
Other Approvals Anticipated	*[Subdivision / discretionary use / variance — specify]*

F.3.9 Transit & Walkability

Nearest Transit Route(s)	*[Enter route(s)]*
Distance to Route	*[Enter distance]*
Walking Access to Amenities	*[Grocery, pharmacy, schools, etc. — describe]*

F.3.10 Narrative Summary

Site Context: *[Describe the site's history, surrounding context, and any notable features.]*

What Needs to Happen: *[List the specific next steps for this site.]*

- *[Step — describe]*
- *[Step — describe]*

Why This Site: *[Staff recommendation on whether and how to prioritize this site.]*

F.4 Redevelopment Process Map

Once a site's template is complete and it has been prioritized, it moves through the same sequence of civic approvals as any other development in Prince Albert. The steps below map that sequence specifically for infill sites.

STEP 1

Pre-application consultation

- Proponent meets with Housing Facilitator to discuss proposed project.
- Property Information Sheet opened.
- Information about potential incentives discussed.

STEP 2

Due Diligence

- Title search, tax status confirmation, infrastructure review, heritage and environmental screening(s).
- Proponent-led with support from civic departments.

STEP 3

Rezoning (if required)

- Proponent submits a project proposal.
- Housing Facilitator reviews application with civic departments.
- Planning department leads rezoning process (if required).

STEP 4

Subdivision (if required)

- Combining or dividing parcels for development.
- Proponent-led with support from civic departments.

STEP 5

Servicing Agreement, development charge calculation, and Incentive Agreement

- City confirms servicing scope and cost recovery.
- Housing Facilitator prepares an Incentive Agreement.

STEP 6

Development and Building Permits

- Proponent submits applications.
- Housing Facilitator implements any incentives associated with the permits.

STEP 7

Construction and Inspections

- Proponent proceeds with construction.
- City inspections proceed based on permits.
- Housing Facilitator manages payments of any instalments associated with the Incentive Agreement.

STEP 8

Final Inspection and Occupancy

- Final inspections confirm compliance with permits and Incentive Agreement.
- Occupancy approval provided.

F.5 Using This Template Going Forward

City staff and proponents interested in a specific infill opportunity should coordinate through the City's Housing Facilitator (Appendix D), who works across Planning & Development, Engineering, and Public Works to confirm servicing costs, zoning status, and available incentives – including the Accessory Dwelling Unit incentive, and the Self-Financing New Construction Grant described elsewhere in this Plan.

Completed sheets should be added to a working inventory and refined under the Pipeline of Projects initiative (Section 5.2.1) as sites are acquired, as Public Works confirms servicing costs, and as zoning or subdivision applications proceed. The City's longer-term, partnership-led land opportunities are addressed separately in the Land Strategy (Appendix G).

Eventually, Artificial Intelligence (AI) tools are anticipated to emerge at the City to make coordination and gathering of this information easy and quick. An AI strategy to start adopting these tools for cross-department coordination is recommended.

Appendix G — Prince Albert Land Strategy

G.1 What this document is

The City of Prince Albert owns land it can use for housing. This document explains how the City will decide which land to develop first, what to build on it, when, and suggests potential partners to engage with to bring land forward more quickly.

It ranks ten pieces of City-owned residential land. It then sets out a simple, ordered plan. The goal is to make good use of scarce money while adding the kinds of homes the city needs most.

Key terms used in this document

Parcel (or lot) — a single piece of land.

Servicing — installing water, sewer, storm drains, and roads so building can start.

Shovel-ready — fully serviced and ready for construction.

Zoning — the City's rules for what can be built on a piece of land. "R2," "R3," and "R4" are residential categories; higher numbers generally allow denser housing, such as apartments.

Missing-middle housing — homes that sit between a single detached house and a large apartment tower — for example townhouses, duplexes, and small apartment buildings.

Infill — building on empty or underused lots inside existing neighbourhoods.

Greenfield — undeveloped land, usually on the edge of the city.

Land Development Fund — the City account that pays to turn raw land into building-ready lots, and earns money back when those lots sell.

Development levies (development charges) — fees on new development that help pay for the cost of growth, such as new roads and pipes.

Reserve — a City savings account set aside for a specific purpose.

G.2 Summary and Context

The City identified ten pieces of residential land for evaluation during formation of the Housing Strategy and Action Plan. This Land Strategy ranks them and says which to develop first, what to build, when, and with whom.

The City faces two money problems and one housing market problem:

- The **Land Development Fund** is **$5.26 million in the red**. This is the account that turns raw land into building-ready lots.

  The 2026 Land Fund budget shows:
  - Revenue: **$563,000** ($528,000 from land sales, $35,000 from user charges).
  - Operating cost: **$165,000**.
  - Loan principal repayment: **$321,000**.

- Year-end position: **$5.26 million in the red –** but $180,000 better than the year before.

Two loans drive the fund:

- **West Hill Infrastructure**: $224,000 left, 3.4% interest, final payment December 2027.
- **Marquis Road West**: $3.4 million balance, 3.45% interest, due 2047.

Three small savings accounts back the fund: the Future Land Purchases Reserve holds $34,563 (growing $5,000 a year), the Planning & Marketing Reserve holds $122,377, and the Housing Reserve grows $21,120 a year from a 4% cut of lot sales.

What this means in plain terms: if the City services large new land on the edge of town before December 2027, it will either deepen the deficit or pull money from general property taxes. But **paying off the West Hill Infrastructure loan frees about $224,000 a year**. Combined with steady progress on the Tier 1 sites, that opens real room to commit to West Hill in **2028–2029 –** matched to the detailed design already underway (awarded to the engineering firm AECOM in May 2025) and a 35-lot subdivision that Métis Nation–Saskatchewan is building nearby.

- The **Development Levies Reserve** is **$5.11 million in the red**. This is money meant to cover the cost of growth.
- **Lot sales jump around** a lot: $1.0 million in 2023, $319,000 in 2024, and only $88,000 in 2025. The 2026 budget assumes $528,000.

At the same time, the Housing Needs Assessment confirmed Prince Albert is short of two housing types: **missing-middle** homes and **rental buildings built to be rented** rather than sold.

In workshops in late March and early April 2026, City Council and staff agreed on their top two priorities: **sharing the cost of servicing land with partners**, and **working with Indigenous governments**.

To turn this into a plan, we scored all ten pieces of land against three simple tests:

1. How easy and cheap is it to **service**?
2. How well does it suit **missing-middle homes and apartments**?
3. How good is its **access** to transit, walking, and daily needs?

Each piece of land earns a combined score out of 100 and falls into one of four tiers. The results:

- **Five parcels are Tier 1** (score 75 or higher): develop these first.
- **Three parcels are Tier 2** (score 60–74): good candidates for partnerships or finishing work.
- **One parcel – the 15-acre West Hill land – is Tier 3** (score 45–59): important for the future, but not ready yet.

The five Tier 1 sites can realistically deliver **180 to 300 new missing-middle homes and apartments over three to five years**. Servicing them would cost roughly **$1.3 million to $3.0 million**. That fits comfortably inside the budget room that opens when a major City loan (West Hill Infrastructure) is paid off in **December 2027**.

Bottom line

- Start with the cheap, easy wins (the East Flat apartment sites, the serviced park lots, and the downtown-adjacent infill).
- Use the budget room that opens after 2027 to fund high scoring parcels.
- Set up a clear way to work with Indigenous governments now.
- Do not start with the expensive West Hill greenfield while the budget is tight; look for opportunities to partner with Métis Nation–Saskatchewan as they develop nearby.

G.3 City-owned Land

The City holds ten active residential parcels, plus a set of scattered lots in the West Flat neighbourhood.

- **Three** are already serviced or nearly so.
- **Two** are zoned for apartments but need services run into the site.
- **Two** are not zoned residential today, but would be strong candidates.
- **Two** are undeveloped or partly undeveloped, with high servicing costs.
- The **scattered West Flat lots** are hard to sell on their own because property values there are low. They work best as a small-builder program, not as one big project.

Two facts from outside the main inventory matter. First, there are **71 lots south of Crescent Acres that are serviced but unfinished**. They are not in the 2026 budget. Second, private builders are active: Lake Estates (16 lots), the Hospital lands, Adanac Pointe (about 6 lots), and infill projects. The City currently sells only **2 to 3 lots a year**. The most recent benchmark is the March 2026 sale of 22 lots on Hadley Road to Pawluk Homes for **$1.47 million** – about **$66,705 per lot**.

G.4 How we scored the land

We tested each parcel against three questions. Each is scored, then combined into one score out of 100. A companion Excel tool holds the full scoring; every weight and score can be changed.

G.4.1 Test 1 — Servicing readiness and cost (50% of the score)

How ready and affordable is the land to service? Six things are checked: the water main, the sewer main, storm drainage, roads and access, curbs and sidewalks, and any demolition or environmental cleanup needed. Each site gets a cost range from low to high. These ranges are planning-level estimates only. Public Works must confirm them.

G.4.2 Test 2 — Housing fit (35%)

How well does the land suit missing-middle homes and apartments? Six things are checked: current zoning, lot size and shape, fit with the planned building type, fit with the surrounding neighbourhood, fit with the City's master plans, and partnership fit. Partnership fit is included on purpose. A site with a ready Indigenous-government or community partner scores higher.

G.4.3 Test 3 — Access (15%)

How good is access to transit, walking, and daily needs? Six things are checked: nearness to a bus route, walking distance to downtown and the main bus hub (the Transfer Station at 99 15 St E), grocery and pharmacy, school or childcare, health services, and the quality of sidewalks and paths. Walking distances are measured at 400 metres, 800 metres, and 1.2 kilometres.

G.4.4 The four tiers

- **Tier 1 (75+) — Lead:** develop first.
- **Tier 2 (60–74) — Partner:** good for partnerships or finishing work.
- **Tier 3 (45–59) — Plan first:** important, but needs groundwork before it can start.
- **Tier 4 (under 45) — Defer or sell.**

G.5 The results

The table below ranks all ten parcels. The Composite scores are out of 100 and are derived from the combined result of the three tests. Costs are planning-level servicing ranges to “shovel-ready”.

Parcel	Size (ac)	Composite (0-100)	Rank	Tier	Servicing cost range ($)	Primary form	One-line summary
743 14 Ave E	2.13	89	**1**	**Tier 1: Lead**	$80,000 – $220,000	Apartment / stacked	*R4 East Flat parcel – pair with 740 for a 4+ac apartment footprint close to Victoria Hospital.*
740 14 Ave E	2.13	89	**1**	**Tier 1: Lead**	$80,000 – $220,000	Apartment / stacked	*R4 East Flat parcel – pair with 743 for a 4+ac apartment footprint close to Victoria Hospital.*
500/400/300 Block 18th St E	4.00	80	**3**	**Tier 1: Lead**	$120,000 – $320,000	Row / townhouse	*Rezone serviced park lots in East Flat to unlock 60–120 missing-middle units at low cost.*
111 18th St W + adjacent	1.90	80	**4**	**Tier 1: Lead**	$120,000 – $280,000	Missing middle / mixed	*Highest walk access in portfolio; rezoning from Park is the gate, not servicing.*
1 Adanac Gate	2.55	77	**5**	**Tier 1: Lead**	$280,000 – $620,000	Apartment / stacked	*R4-ready apartment site in an active growth corridor; pair with Adanac Pointe momentum.*
2101 5th Ave West	3.08	74	**6**	**Tier 2: Partner**	$450,000 – $950,000	Apartment or mixed	*Former school site – best-positioned apartment redevelopment pending demolition and environmental assessment.*

Parcel	Size (ac)	Composite (0-100)	Rank	Tier	Servicing cost range ($)	Primary form	One-line summary
29 Guy Drive	3.17	71	**7**	**Tier 2: Partner**	$220,000 – $550,000	Fourplex / townhouse	*Missing-middle pilot: R2 parcel open to rezoning; neighbourhood-scale townhouse or fourplex.*
Peyton Crescent Acres	6.40	71	**8**	**Tier 2: Partner**	$250,000 – $600,000	Missing middle along frontage	*Finish servicing the 71 Crescent Acres lots; overlay missing-middle zoning along frontage; high-yield near-term development.*
West Flat scattered lots (18th/17th/14th St W)	0.00	69	**9**	**Tier 2: Partner**	$60,000 – $180,000	Single / duplex infill	*Portfolio infill program with Habitat, Métis, or local builders; small impact per lot, meaningful at scale.*
Land west of 12th Ave W	15.00	51	**10**	**Tier 3: Plan First**	$1,300,000 to $2,800,000	Apartment / mixed High density	*Flagship HDR site requiring partnership (MN-S proximity) and significant servicing investment; 3–5 year horizon.*

Cost ranges cover servicing to shovel-ready only; building construction and any environmental cleanup are extra and specific to each site. All estimated costs are 'planning-grade' only and should be further tested against recent project tenders.

G.5.1 Why the two 14 Ave E sites lead (score 89)

743 and 740 14 Ave E score highest. They are already zoned for apartments, already have streets and service mains, and sit in a central East Flat location – within 800 metres of Saskatchewan Polytechnic and on a bus route. Together they cover 4.26 acres. That supports a four-storey wood-frame apartment of about 80 to 140 units, or a pair of smaller three-storey buildings of 60 to 90 units each. Servicing is the cheapest in the group: $80,000 to $220,000 per site.

G.5.2 Two park sites that could become housing

The 500/400/300 Block of 18 St E and 111 18 St W are both zoned as park today. They score in Tier 1 because their servicing and access are excellent. The only hurdle is rezoning and community input – not construction cost. The 18 St E blocks are already divided and serviced. If Council agrees to replace the park elsewhere (a "park swap" – creating a new park in exchange), 60 to 120 missing-middle homes could open up within 18 to 24 months of rezoning. The 111 18 St W site has the best walking access of all ten parcels – right next to the downtown bus hub and services. That makes it a natural fit for seniors, accessible, or supportive housing.

G.5.3 Adanac Gate

Already zoned for apartments. In a growing East Hill area, next to the private Adanac Pointe development. The main cost is running services into the site ($280,000 to $620,000), plus coordinating with the neighbouring project. It is a good fit for a 50- to 100-unit apartment or stacked townhouses.

G.5.4 The former school site (2101 5 Ave W)

This site has real upfront costs: demolition ($350,000 to $700,000) and environmental testing ($40,000 to $250,000). Environmental testing checks the ground for contamination before building.

But the site sits on existing service mains, in a walkable West Flat location, and is already flagged for rezoning. At 3.08 acres, it fits an apartment of about 30 to 60 units. Given the Angus Merasty School has been demolished, it is the strongest site for a four-storey wood-frame building on City-owned land.

G.5.5 Tier 2 — partnership and finishing candidates

- **29 Guy Drive (score 71):** the strongest pilot site for missing-middle housing. The City is open to rezoning it, and its 3.17 acres suit a row of townhouses or a small cluster of fourplexes.
- **Peyton Crescent Acres (score 71):** really a "finish the services or not" decision. The bigger prize is the 71 already-serviced lots nearby.
- **West Flat scattered lots (score 69):** 12 to 20 small lots spread across 18th, 17th, and 14 St W. Best used as a small-builder program – with Habitat for Humanity, the Métis Local, or a builder incentive – at $60,000 to $180,000 servicing per lot.

G.5.6 Tier 3 — plan first: the 15-acre West Hill land

This site scores 51 today because it is undeveloped, off the bus network, and far from services and shops – even though it has the best housing-fit score of all ten parcels. Tier 3 does not mean shelved. It means sequenced. The detailed design is underway (AECOM, awarded May 2025). Métis Nation–Saskatchewan is building a 35-lot subdivision next door. The West Hill Master Plan already marks this land for apartments. The 2028–2029 start assumes four things are in place: the West Hill loan is paid off (December 2027), the AECOM design is finished, transit is planned to reach the site, and partnerships with Indigenous governments are agreed.

G.6 The order of work

The plan develops the cheap, easy sites first. It uses that revenue – plus the budget room that opens after 2027 – to fund the large West Hill site. The strategy relies on partnership development and support proceeding alongside these servicing developments. The plan is set out in three phases.

Phase 1 — now to 2027: "activate the easy wins"

Focus on the Tier 1 sites with the lowest cost and best walking access. Total servicing exposure: about $730,000 to $2.35 million across six sites, with some revenue coming back from two of them.

- Invite proposals for a paired apartment on **743 + 740 14 Ave E**. Aim to close in late 2026; build in 2027.
- Prepare rezoning and community engagement for the **500/400/300 Block 18 St E** park site. Aim for a Council decision by the third quarter of 2026.
- Seek proposals for **111 18 St W** as seniors, accessible, or supportive housing.
- Open talks with the **Adanac Pointe** developer about sharing services and access at 1 Adanac Gate, to avoid duplicated cost.

- Order demolition scoping and environmental testing for the **2101 5 Ave W** school site. Budget in the third quarter of 2026; demolish in 2027.

Phase 2 — 2027 to 2029: “build the partnerships and the pipeline”

- Decide whether to finish services on the **71 Crescent Acres lots**. This is the single biggest near-term cost question for the Land Fund.
- Launch the **29 Guy Drive** missing-middle pilot; pair it with a small-builder incentive.
- Set up the **West Flat scattered-lots builder program**: bundle small lots into serviced groups, and partner with Habitat for Humanity, the Métis Local, and small builders.
- Pay off the **West Hill Infrastructure loan** (December 2027). Protect the $224,000 a year it frees for West Hill.
- Complete **partnership agreements for West Hill** with Peter Ballantyne Cree Nation, Métis Nation–Saskatchewan, Montreal Lake, and any other Indigenous communities interested in working together with the City.

Phase 3 — 2029 to 2032: “commit West Hill”

- Start servicing **West Hill** with Métis Nation–Saskatchewan and other Indigenous-government partners. Phase it over three to five years.
- **Extend a bus route** to reach West Hill as servicing proceeds.
- Review any remaining low-scoring land. Sell what will not be used, and put the proceeds into the **Housing Reserve**.

G.7 Money and partners

G.7.1 The Housing Reserve and the levies problem

The Housing Reserve gets 4% of lot sales – $21,120 in 2026. On its own, that is too small to build anything. Its best use is to seed partnerships and early work: a small-builder incentive, a Habitat or Métis Local partnership, early engineering on a Tier 1 site, or a retainer to support agreements with Indigenous governments.

The Development Levies Reserve is a bigger problem. It is $5.11 million in the red and getting worse. In plain terms, the fees charged on new growth are not covering the cost of that growth. This is a common problem in Saskatchewan communities and only gets worse when housing demand increases (more growth, more servicing, more losses). A fee review may be beneficial at the time of the West Hill work, so that Phase 3 servicing does not deepen the deficit.

G.7.2 The window after 2027

Paying off the West Hill Infrastructure loan in December 2027 frees about $224,000 a year. That is about the right size to help cover the Marquis Road West balance ($3.4 million at 3.45%, due 2047) and to support careful new borrowing for West Hill. The City's general long-term debt is $94.5 million against a legal limit of $120 million – leaving $25.5 million of legal room.

G.7.3 Partnerships to explore

Five partnership pathways hold potential .

- **Indigenous governments:** Peter Ballantyne Cree Nation (existing 1997 municipal services agreement), Métis Nation–Saskatchewan (active 35-lot West Hill subdivision), Montreal Lake, and other emergent Nations. A standing Housing Working Table, chaired by the Mayor, should begin.
- **Non-profit and mission-driven partners:** e.g., Habitat for Humanity, the Métis Local, and the Prince Albert Housing Authority.
- **Small and local builders:** a targeted call for proposals for the West Flat builder program.
- **Institutional partners:** e.g., Saskatchewan Health Authority (Victoria Hospital lands), Saskatchewan Polytechnic, Saskatchewan Housing Corporation, and complex-needs housing programs.

G.8 Limits of this study

This study screens land the City already owns against three tests. It does not:

- appraise the market value of any parcel;
- model a developer's finances;
- replace a subdivision engineering report, a full environmental study, or a transit feasibility study;
- fully assess hazard lands, heritage buildings, or Treaty Land Entitlement.

It is built for transparency and flexibility – every score, weight, and cut-off can be changed. That way, a disagreement about a site becomes a clear discussion about which single factor is in dispute.

The scores reflect Wallace Insights' professional judgment, based on the preliminary land inventory, the 2026 Land Fund and General Fund budgets, City capital plans, and public records as of 23 April 2026. Cost ranges are planning-level and drawn from the Marquis Road West project, the 2026 budgets, a 2023 BILD Alberta comparison of development fees, the AECOM West Hill design award, and comparable prairie projects. Public Works must confirm any figure before it is released outside this internal document.

Appendix H — Self-Financing Incentive Programs

Section 5.2.2 (Civic Incentives) proposes two self-financing grant models — a Project-Based Grant and a Vacant-Lot Incentive — as the centrepiece of this Plan's approach to attracting housing construction without drawing on general tax revenue. Both models were presented to City Administration and Council on March 31, 2026, and both are adaptations of a design Wallace Insights has used before, most directly in a comparable Saskatchewan program developed for Air Ronge and La Ronge. This appendix sets out the reasoning behind the approach, illustrates its effect using the example presented to Council and Administration, and elaborates the two models proposed for Prince Albert.

H.1 The Problem with Conventional Incentives

Municipal housing incentives in Saskatchewan generally underperform for two reasons. First, most municipalities offer the same tool – typically a property tax abatement of up to five years – so no single community stands out to a builder deciding where to invest. Second, provincial legislation limits municipal tax abatements to five years and, in most cases, to the municipal portion of property tax only, which caps how much value a conventional abatement can realistically offer.

A broad menu of conventional incentive tools is available to Saskatchewan municipalities, including:

- 5-Year Incremental Tax Abatement, Property Tax Exemption, and Grant in Lieu of Tax Abatement
- Building, Plumbing, Development, and Sign Permit Fee Rebates
- Environmental Screening Grant and Site Remediation Grant
- Façade Appearance Grant and Amusement Tax (if any) Rebate
- Off-Site Development Charge Waiver/Rebate
- Subdivision Fee Rebate
- Land Use Change (rezoning) Fee Rebate, Land Assembly

These tools remain useful and several appear elsewhere in this Plan (Section 5.2.2, 5.2.3). But on their own, none of them gives Prince Albert a way to offer meaningfully more support than any other Saskatchewan community without spending new money the City does not have. The self-financing grant model set out below is designed to do exactly that.

H.2 The Core Idea: Turn Incremental Taxes Into a Grant, Not a Giveaway

The model never touches the tax revenue a property already generates. Instead, it captures the new, incremental property tax created by the new development itself — tax revenue that would not exist without the project — and redirects it into a reserve. That reserve funds a grant paid back to the developer over a defined period (e.g. up to seven years), which can be sized to exceed the value of a conventional five-year abatement. Once the grant period ends, the full incremental tax flows to general revenue - permanently.

This is deliberately not:

- New funding. It uses revenue collected from the incremental increase in property taxes generated by new construction, not new tax dollars or general revenue.
- A giveaway. It is a business arrangement with qualified housing providers, delivered in exchange for real, measurable new housing supply.
- A drain on staff or financial resources. It is designed to be self-financing and tracked with standard spreadsheet tools, without requiring new administrative capacity.

The approach is modeled on the City of Saskatoon's successful Mortgage Flexibilities Support Program, which used this mechanism to attract builders who constructed over 1,200 affordable housing units.

H.3 Illustrating the Impact: Before and After

The following example, presented to Administration and Council on March 31, 2026, illustrates the mechanism using a single vacant, serviced lot. Without an incentive, the lot generates a small, flat amount of property tax indefinitely and adds no housing. With an effective incentive program, the same lot is redeveloped into a 24-unit apartment building: during the grant period the City continues to collect the same base tax it always did, while the incremental tax funds the developer's grant; once the grant period ends, the City's annual tax revenue from that single parcel increases more than 45-fold — while the community gains 24 additional homes.

Scenario	Existing Site	After 3 Years	After 7 Years
Without an incentive program	0 dwelling units $384.92/year in property tax (land only)	0 dwelling units $384.92/year	0 dwelling units $384.92/year
With an effective incentive program	0 dwelling units $384.92/year in property tax (land only)	24 dwelling units $384.92/year (incremental tax redirected to repay the grant)	24 dwelling units $17,763.89/year (grant expires; full taxes now flow to general revenue)

The lesson is not that incentives are costly – the City collects the same $384.92 throughout the grant period that it would have collected from the vacant lot regardless. The lesson is that doing nothing leaves that value permanently on the table, while an effective incentive converts it into new housing and, eventually, a substantially larger tax base.

H.4 Worked Examples by Development Type

The table below shows how the grant value compares with a conventional five-year abatement across three development types. It is illustrative of the mechanism, not a Prince Albert-specific costing; Prince Albert's own figures, based on local mill rates and a sample of five vacant properties, are set out in Section 5.2.2 and Section 6.6 of this Plan.

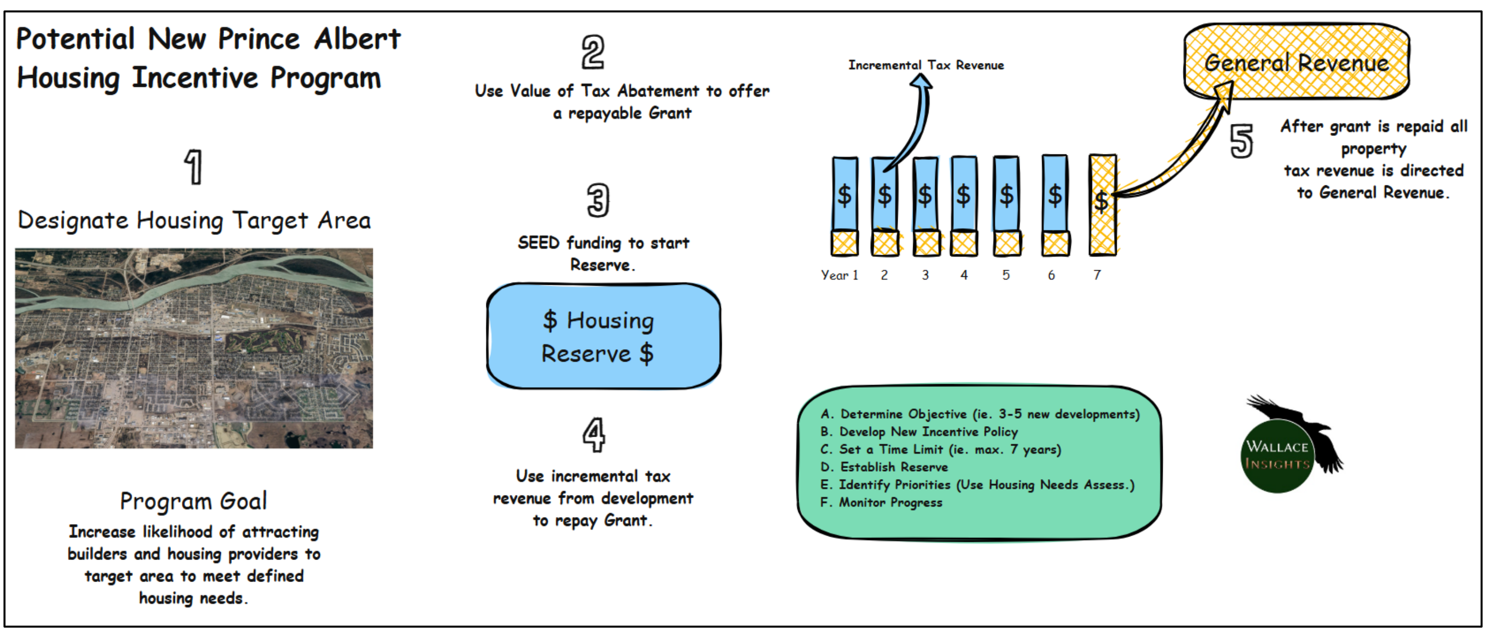
Development Type	Existing (Vacant Land) Property Tax	Annual Incremental Property Tax After Development	Value of a 7-Year Grant	Value of a Conventional 5-Year Tax Abatement
Single Family	$394.11	$1,016.56	$7,115.89	$5,082.78
Multi-Unit	$391.82	$1,888.45	$13,219.12	$9,442.23
High Density	$384.92	$17,378.97	$121,652.78	$86,894.84

In each case, the seven-year grant is worth more than a conventional five-year abatement – roughly 40% more for a high-density project – while costing the municipality nothing beyond the incremental tax the development itself creates. The gap between the grant and abatement values grows with density, which is part of why this Plan pairs the incentive with density-supportive zoning tools (Section 5.2.3).

H.5 The Two Models Proposed for Prince Albert

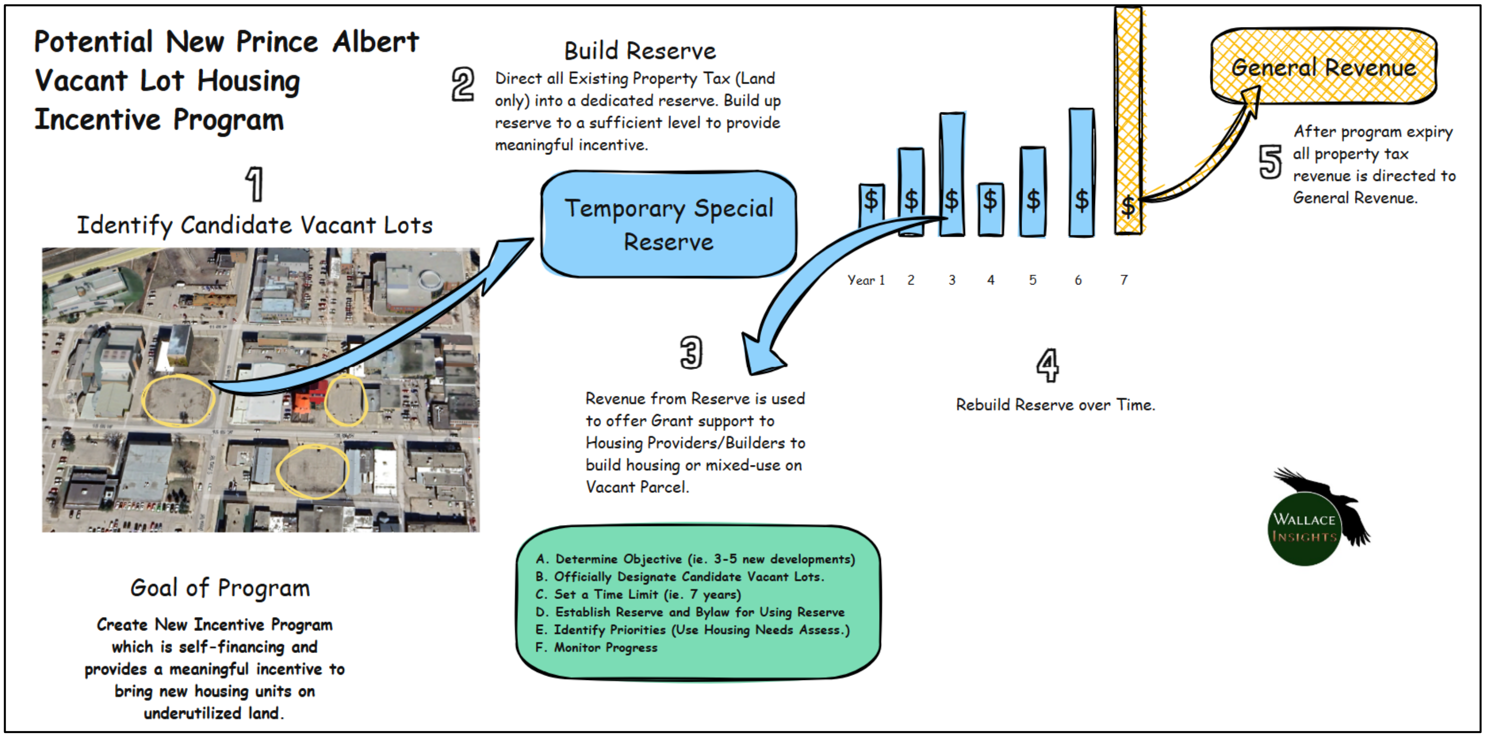
H.5.1 Model 1 — Project-Based Repayable Grant

Incremental property tax generated by a new development is diverted to the Housing Reserve, funding a grant paid to the developer at construction milestones – 25% each at foundation, framing, mechanical, and occupancy. The grant amount is set each year, ranging between seven and ten years of incremental taxes, and is repaid by those same taxes; thereafter, all revenue flows to general revenue. Grants outperform tax abatements because they function as equity in the eyes of lenders, strengthening a project's financing case in a way an abatement – which a lender simply factors into a pro forma as reduced carrying cost – does not.



H.5.2 Model 2 — Vacant-Lot Incentive

Existing, property tax revenue from identified vacant properties is temporarily diverted to the Housing Reserve to fund grants that attract construction onto those same lots. A sample of five (5) Prince Albert vacant properties generated roughly $100,000 in potential Reserve contributions; scaling the approach to 10–20 properties represents about 0.3% of the City's $60.1M tax levy (2025) – a small, but manageable commitment relative to the housing it can unlock.



Both models rest on the same underlying logic demonstrated in H.2 through H.4: capture value the City would not otherwise realize – either from new construction or from land that would otherwise sit vacant – rather than forgo revenue the City already collects.

H.6 Why This Approach Outperforms a Standard Tax Abatement

- It offers proponents a genuine choice between a conventional five-year tax abatement or the grant, whichever better fits their project.
- It delivers a more meaningful incentive compared to a standard tax abatement, particularly for higher-density projects.
- The incentive is paid back entirely from new, incremental taxes – never from the existing tax base.
- The program is fully self-funded once seed capital is in place.
- Seed funding provided by Council is repaid as the program winds down, rather than remaining a sunk cost.

- Because grants function as equity rather than a reduced carrying cost, they strengthen a project's financing case with lenders in a way abatements do not.

H.7 Program Mechanics and Safeguards

- Each project is designated for the incentive by resolution of Council, with a formal incentive agreement executed between the City and the proponent.
- Redirected incremental tax revenue flows into the Housing Reserve, established and governed under the Housing Reserve Policy (Section 6.3), and can be reused for the next eligible project once a grant is repaid.
- The incentive is stackable with provincial and federal programs, which often require meaningful local-government support as a condition of funding — see Appendix B for the current funding landscape.
- At the end of the program period, taxes collected on the final projects are redirected to repay any initial seed funding rather than allocated to a new project, so the program can wind down cleanly if Council chooses not to renew it.

H.8 Administration and Monitoring

No new administrative capacity beyond the Housing Facilitator (Appendix D) is anticipated to run this program: it is designed to be tracked with standard spreadsheet tools, consistent with the “no additional staff should be required” design principle behind the original ALRSP model. The Housing Working Group (Appendix C) advises on the design and prioritization of Housing Reserve-funded programs, including this one, as part of its ongoing mandate.