

Infill In Edmonton

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Topics

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- ▶ Financing Infill
- ▶ Qualifying for a Mortgage
- ▶ Understanding Zoning Bylaw
- ▶ Role of the Development Officer
- ▶ Role of the Subdivision and Development Appeal Board
- ▶ Approvals and Communicating with the City
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What is Infill?

- ▶ Infill is the development of new housing in established neighbourhoods. This housing may include secondary suites, garage suites, duplexes, semi-detached and detached houses, row houses, apartments, and other residential and mixed use buildings

Financing Infill

- ▶ Banks finance 50-75% appraised land value
- ▶ Construction is financed through a series of draws
- ▶ Value is determined by appraised land value + build cost during construction
- ▶ Opportunity to refinance upon completion based on market value
- ▶ New Home Warranty is mandatory
- ▶ Rental income can only be used from **legal** suites

Qualifying for a Mortgage

- ▶ Minimum 20-25% down unless principal residence
- ▶ Spec Financing (building to sell) is hard in today's market without a track record
- ▶ Tax advantages to build-and-hold versus flip
- ▶ Rental offset of up to 80%
- ▶ Self-build vs third party build: advantages to both

Understanding the Zoning Bylaw

- ▶ Zones & Overlays
- ▶ How zones are read



Role of the Development Officer

- ▶ Development Review
- ▶ Granting Variances (Hardship Test)

Role of the Subdivision and Development Appeal Board

- ▶ Separate Decision Making Body
- ▶ Operates using Principles of Natural Justice
- ▶ Granting Variances (Undue Interference Test)

Approvals and Communicating with the City

- ▶ Number 1 Cause of Delays: Incomplete Applications
- ▶ Always give yourself a lot of time to receive an approval (3 to 4 months)
- ▶ Expect to make revisions to plans
- ▶ Minimize your variances
- ▶ Work with a builder who has experience with infill

Community Relations

- ▶ Never be confrontational
- ▶ Demonstrate a capacity to compromise
- ▶ Being a Good Neighbour
 - ▶ Consult with the community before you go to the City
 - ▶ Sub-trades need to be respectful of their environment

Resources

- ▶ City of Edmonton Mature Neighbourhood Overlay Consultation and Review
- ▶ City of Edmonton Planning Academy: Infill Course
- ▶ City of Edmonton Good Neighbour Guide

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